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ABSTRACT

This monograph examines the phenomenon of retirement from the perspectives of the individual, the institution, and the socioeconomic system. In the first of five sections, the author looks at the evolution and institutionalization of the concept, discussing the effects of legislative and personnel policies, altered social and economic status, and adjustment to role loss upon the individual's attitude toward retirement. The second section depicts the demographic changes that are increasing the proportions of the elderly in the population and the implications for society of a better-educated, healthier, longer-lived elderly cohort. In particular, early retirement, the influence of life-style upon preretirement planning, and changes in the work and retirement status of women are described. The next section reviews the history of preretirement programs, outlining several content and process models developed by employers, unions, educational institutions, and community agencies. A fourth section illustrates changing options for retirees, including flexible retirement policies, part-time work, gradual retirement, and retraining. Data on public attitudes about work, retirement, and participation in preretirement planning are presented. The author concludes by summarizing implications for preretirement education, emphasizing program innovation, interagency cooperation, and the development of life-centered education that recognizes the contributive value of retirees. (SK)

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Information Series No. 264

PRERETIREMENT PLANNING: INDIVIDUAL, INSTITUTIONAL, AND SOCIAL PERSPECTIVES

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The University of Michigan

The ERIC Clearinghouse on Adult, Career, and Vocational Education
The National Center for Research in Vocational Education
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FOREWORD

The Educational Resources Information Center Clearinghouse on Adult, Career, and Vocational Education (ERIC/ACVE) is one of sixteen clearinghouses in a nationwide information system that is funded by the National Institute of Education. One of the functions of the Clearinghouse is to interpret the literature that is entered into the ERIC database. This paper should be of particular interest to adult education, career education, and vocational education practitioners and decision makers; to preretirement planners; to individuals involved in programs on aging at local, state, and national levels; and to personnel directors in business and industry.

The profession is indebted to Carl I. Brahce of the University of Michigan for his scholarship in the preparation of this paper. Dr. Brahce is an Associate Professor of Adult and Continuing Education, School of Education, and Associate Research Scientist, Institute of Gerontology, at the University of Michigan. He has recently served as Director of the following projects: "Development of Post-Retirement Education Models with a Community College Consortium on Aging"; "On-Site Training of Coordinators of Programs for the Elderly"; and "The Development and Evaluation of Community-Based Support Groups for Families of Aged Persons." In 1982 he received the Alliance Award from Child and Family Services of Michigan, Inc. Dr. Brahce is the author of a number of publications in the field of aging.

Recognition is also due to David A. Peterson, Leonard Davis School of Gerontology, the University of Southern California; to Shirley A. Waskel, Gerontology Program, the University of Nebraska at Omaha; and to Jill F. Russell and Catharine P. Warmbrod, the National Center for Research in Vocational Education, for their critical review of the manuscript prior to its final revision and publication. Susan Imel, Assistant Director at the ERIC Clearinghouse on Adult, Career, and Vocational Education, coordinated the publication's development. She was assisted by Sandra Kerka and Judith O. Wagner. Brenda Hemming and Janet Ray served as word processor operators. Editing was performed by Janet Kiplinger of the National Center's Editorial Services.

Robert E. Taylor
Executive Director
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in Vocational Education

EXECUTIVE SUMMARY

This monograph examines the phenomenon of retirement from the perspectives of the individual, the institution, and the socioeconomic system. In the first of five sections, the author looks at the evolution and institutionalization of the concept, discussing the effects of legislative and personnel policies, altered social and economic status, and adjustment to role loss upon the individual's attitude toward retirement. The second section depicts the demographic changes that are increasing the proportions of the elderly in the population and the implications for society of a better-educated, healthier, longer-lived elderly cohort. In particular, early retirement, the influence of life-style upon preretirement planning, and changes in the work and retirement status of women are described. The next section reviews the history of preretirement programs, outlining several content and process models developed by employers, unions, educational institutions, and community agencies. A fourth section illustrates changing options for retirees, including flexible retirement policies, part-time work, gradual retirement, and retraining. Data on public attitudes about work, retirement, and participation in preretirement planning are presented. The author concludes by summarizing implications for preretirement education, emphasizing program innovation, interagency cooperation, and the development of life-centered education that recognizes the contributive value of retirees.

Information relating to preretirement education may be found in the ERIC system under the following descriptors: *Preretirement Education; *Retirement; Midlife Transitions; *Work Attitudes; *Personnel Policy; Older Adults; Retirement Benefits; *Social Adjustment; Population Trends; Life Style; Employed Women; Life Satisfaction; Employment Patterns; Employment Practices; Aging (Individuals). Asterisks indicate descriptors having particular relevance.

A HISTORICAL LOOK AT RETIREMENT

Introduction

In seventeenth-century America, respect and even veneration for age was associated with the idea that individuals in power and influence worked until they could no longer perform their duties. Church elders served for life, and men appointed or elected to office, such as judges, seldom resigned. On those rare occasions when men were forced into retirement, it usually was for cause rather than for age. The Reverend Stephen Bachiler of Hampton, New Hampshire, for example, was excommunicated because of immorality at the age of seventy-eight (Fischer 1978). In another case, an aged and venerable pastor in Dighton, Massachusetts, was unwilling to retire although he could no longer preach after being in office sixty years. The elders' solution was to bring in a younger man to serve as co-pastor. The Reverend Fisher died in office at the age of ninety (ibid.).

Today the concept of retirement is regarded as a matter-of-fact aspect of a highly industrialized society--a subject of research and concern. Retirement is a social phenomenon that continues to undergo change in both emphasis and direction for individuals, institutions, and the economic system.

It is nearly ninety years since Bismarck called for a system of retirement pensions for the "soldier of labor" in a message to the German Reichstag, noting that old-age pensions have a future (Orbach 1969). Today, retirement is an accepted part of the normative structure of modern society, as evidenced by the almost universal existence of legislation that provides for old-age pension systems and social security either through governmental agencies or through a combination of government and private structures (Orbach 1969). The institutionalization of retirement is as much a part of social life as work and education. Individuals must accept a change in their lives from the work setting with its definite structure and pattern involving friends, time, and responsibilities to a new, but undefined, social role--a transition of great moment. The transition from a work role to leisure status is dependent upon both institutional and social pressures, as these become transformed into social and institutional policies.

The concept of retirement includes both the earned rights of the individual and a change in amount and source of income (Blank 1982). According to Atchley (1976), although work never ceases entirely, retirement does refer specifically to work cessation and the stoppage of a role for which payment is received. Retirement in its full sociopsychological perspective can be explored through factors that affect retirement qualifications and the retirement decision. As a major milestone marking the move from middle to old age, retirement can mean a transition point that designates the end of work life and the beginning of a "leisure" life-style. Retirement, then, includes the

elements of an event, a status, a role, a process, and a social pattern (Blank 1982).

The retirement event usually takes place at the age of sixty-five, primarily because of Social Security legislation enacted in 1936. Early retirement is generally regarded as ending the work role before the age of sixty-five. Mandatory (or compulsory) retirement is retirement due to work rules that demand exit from the work force at a prescribed age. Factors that may reinforce and support the early retirement trend are: union and industry policies, private pension plans, a public pension plan, and other federal legislation; worker expectation and lack of other options, and currently, reduction of funding or budget monies, which are decisions on the part of the administrator or employer that cause an individual to retire early. The status of retirement brings a new social position to the individual, with different roles, expectations, and responsibilities. There usually is a narrowing of roles and responsibilities as well as a decreased living standard (ibid.).

While retirement may be judged by the individual as a negative event or change, the prospect of no more work and an increased amount of time for leisure pursuits may create a positive outlook on retirement. As will be explained later in this paper, the retirement event is usually viewed positively when individuals anticipate it favorably, when they are adequately prepared for the circumstances that normally include a reduced income, when they are in good health, and when a history of social roles outside the work place marks the situation. A negative retirement, on the other hand, is usually associated with compulsory or mandatory action by the employer to force cessation of work before the individual desires it, poor health, little preplanning, and a personal history of little social participation outside the work role. Two important variables associated with positive or negative retirement outlook are income and education.

Anticipatory status and both conscious and unconscious adaptation, as well as preparation for a new role, are considered the first steps in the retirement process. Since retirement is still largely an undefined social status, however, a preretirement planning program also becomes the symbol of a life transition stage (Kimmel 1974; Blank 1982). Kimmel stressed the importance of the biological, sociocultural, and psychological elements in the retirement process. Hunter (1975) stated that his experience as a preretirement educator shows that the retirement process can result in misgivings, feelings of uselessness, or poor morale. How individuals react to retirement usually depends upon how well they understand what is going to happen and how well prepared they are to handle the situation.

The modern phenomenon of retirement is a complex social pattern in contemporary industrialized nations. As a social pattern, it occurs when (1) people live long enough; (2) the economy can tolerate worker transfer to nonworker status; and (3) social insurance in some form is available (Atchley 1976; Blank 1982; Sheppard 1976; Streib and Schneider 1971).

The lengthening of the lifespan beyond retirement suggests that retirement planning and education might assume new forms for individuals who take up leisure pursuits in a postretirement mode. It is no longer sufficient to

consider the significance of retirement in the context of the individual man or woman with regard to preretirement planning. Longitudinal studies and recent research on cohorts of retirees as well as on those nearing the end of work have both illuminated and complicated knowledge about the process of retirement. There is little support today for the image of retirement as an affliction imposed on older workers. Many stereotypes and mistaken beliefs about retirement and how individuals are affected by it have fallen before evidence (Foner and Schwab 1981). Continuing research contributes to our understanding, but also to our realization that the retirement phenomenon is a complex interplay of relationships in terms of individuals, their social roles, and the context of the larger society. An assumption of this monograph is that preretirement planning needs to be conceptualized from both the individual and the societal perspectives. Inherent in the latter is the further need to examine institutional changes and their importance to the changing educational needs of persons engaged in work.

Retirement and the Individual

The relationship of individuals to their social sphere in regard to changing from a work role to a nonworking role has been studied by many social scientists. Retirement had been viewed in our society most often in the past with negative connotations that are primarily due to the preoccupation in the United States with the work role (Brahce and Hunter 1981). Work provides income and social value, and when cessation of this work causes a reduction in income, the individual may be unable to meet behavioral expectations in a group or organization, resulting in a change in status (Streib and Schneider 1971). Recent studies probing the effects of compulsory retirement, adjustment patterns, and variables of health, economics, and loss of role and status have revealed changing patterns of individual acceptance of the retirement condition. In preretirement education, still in an embryonic status, retirement is viewed largely as an individual situation of cessation of gainful work. Lumsden (1977) regarded this as the essential variable in the context of viewing psychological effects of retirement on the individual, assessing preretirement conditions and attitudes that affect the individual's adjustment, and identifying those learning experiences that contribute to effective adjustment to retirement. Lumsden suggested that new patterns of activity for happy retirees do, in fact, involve work.

One certainly cannot argue that in primitive societies, retirement as a cultural pattern was nowhere to be found (Simmons 1945). A premise of this paper, however, is that retirement is a fluid phenomenon that flows differently from age cohort to age cohort as social conditions change and as institutions develop policies and practices to affect its flow and impact on individuals. To state that retirement is a situation of continuing change as a social as well as a personal or economic event is in no way a dilution of the cultural significance in the United States of work as an important facet of our lives and interests. But the changing meaning of work and the changing attitudes toward both work and leisure suggest different relationships for men, women, and their families in a changing cultural climate. A society that had been predominantly rural is now an electronic/computer/space age world moving swiftly beyond our ability to understand its direction or purpose. In

his discussion of retirement as a social event, Maddox (1966) stressed that the emerging crisis about work as a life task and interest had ceased to be peculiarly a problem of the old in the modern industrial era. Technology, he stated, has "served man notice that he must find a home, a new anchorage point for himself, outside the world of work, certainly by the time of retirement if not before then." Recent studies indicate that individuals not only are retiring from work roles earlier, but also are assuming new identities and behavioral characteristics in the later years of their lives.

Perspectives on Retirement Policy

Although as early as 1900 almost one-third of all men sixty-five and older were no longer in the work force and could be considered retired, retirement as an institutionalized form of life for the majority of older persons in this country was almost nonexistent (Donahue, Orbach, and Pollak 1960). Due to economical, philosophical, demographic, and social factors in the United States, retirement was not a social institution prior to the twentieth century (Blank 1982). The Protestant work ethic, as well as traditions of individualism and laissez faire, enhanced the value placed on both work and achievement in the young American society (Garraty 1971), and only illness or advanced age forced the cessation of work. Economically, neither farmers nor factory workers could accumulate savings, and the majority of new immigrants as well as black workers who migrated from south to north to serve the industries were mostly penniless, unskilled, uneducated, and committed to lifelong work for survival (ibid.). Consequently, those individuals who lived to an old age were most likely to be of the upper class (Atchley 1976). The older worker who could not continue working was largely dependent upon the family and charity for assistance. Except for the federal Civil Service Retirement System and other public employee pension schemes of states and local communities, the Railroad Retirement System, and a small number of private pension schemes covering a minor part of the working population, there were no retirement provisions in effect in 1900 for the majority of the labor force (Donahue, Orbach, and Pollak 1960). At that time there were only 3.1 million persons sixty-five and over, a figure that increased to 9.0 million by 1930, and 12.3 million in 1950 (U.S. Bureau of the Census 1959).

In a fascinating discussion of the historical settings for early Americans confronting retirement, Graebner (1980) described how the emerging developments of capitalism in the nineteenth and twentieth centuries influenced decisions that affected the individual and the work place. With the rise of the corporation, the individual worker gave way to a large, industrial, bureaucratic working class that included separation from the home and farm, and relocation in the factory and office. As competition between large corporations increased, the working class became organized in more manageable units for efficiency. Retirement, business believed, meant reduced unemployment, lower rates of turnover, and a younger, more efficient, and more conservative work force. Labor considered retirement as a way of transferring work from one generation to another in industries. It became the function of retirement to allow employers to feel at ease with policies that eliminated older workers.

The last several decades have shown remarkable increases in both the numbers of older persons and their proportion of the total population. In addition, increases in life expectancy are continuing to signify more years available for retirement life. Before 1940, a very privileged few could anticipate a life in retirement without becoming dependent on family or friends, seeking public assistance, or turning to private charity. For the great majority, retirement was a dreaded period, signifying the end of one's usefulness. By the end of 1934, about one-half of all persons aged sixty-five and above were nearly or completely dependent on relatives or friends for support. The retirement provisions of Old-Age and Survivors Insurance did not become operative until 1940. Between that year and 1945, there was a steady increase in the institutional form of retirement life. From 1940 on, the institutional basis of retirement life was established (Donahue, Orbach, and Pollak 1960).

The combined economic and social problems associated with the Great Depression of the 1930s and widespread unemployment contributed to the change in value and philosophy that made possible the adoption of the Social Security Act in 1935. The other important event for workers in that year was the organization of the Congress of Industrial Organizations (CIO), bringing workers into one union regardless of craft lines, and increasing union power (Blank 1982). The Social Security Act set up a national system of old-age insurance, financed partly by a tax on wages and partly by a tax on payroll; it legitimized retirement at age sixty-five. Part of the concern and interest in old-age security was a consequence of the rise of the Townsend Movement* in the summer of 1934. The enactments creating Old-Age and Survivors Insurance (OASI) and Social Security, although allowing for an expansion of the concept of the general welfare powers of the federal government, achieved no positive philosophical development. The important effect on the development of retirement was a failure to create a generalized value orientation. This failure ultimately has continued to influence the development of social attitudes toward retirement (Donahue, Orbach, and Pollak 1960).

The three decades since 1950 have been decades of unprecedented growth in the size of government social welfare programs. These, in turn, have greatly influenced American workers and their families (Burkhauser 1982). Two important changes over these thirty years are the growth in social welfare expenditures and the decrease in the number of older men in the labor force. Social welfare expenditures grew from $14 billion or 5.3 percent of the gross national product (GNP) in 1950 to $317 billion or nearly 14 percent of the GNP in 1979, representing an overall increase of 160 percent. The largest decline in labor supply has been for men between the ages of fifty-five and sixty-five since they became eligible for disability and early Social Security in the 1960s. By 1980, almost one-half (47.7 percent) of all the men aged sixty-three were no longer in the labor force. This compared with 1950, when 79.8 percent of those aged sixty-three were still working (ibid.). Studies indicate that both Social Security and pension plans encourage early retirement for many workers, but in both, benefits are set so that wealth not only

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*The Townsend Movement was the Townsend Old Age Revolving Plan, a California-based operation headed by Frances Townsend. As a general term, it also included a wide variety of lesser organizations (Graebner 1980).

increases at older ages, but would fall for those who elect to continue working. The chief factors related to the decision to quit the labor force involve economics, health, and employment opportunities. Early studies show that the number of workers who choose to remain working until age seventy as a result of the 1978 Amendments to the Age Discrimination in Employment Act (which raised the minimum age at which workers can be forced to retire from their jobs solely because of age from sixty-five to seventy) is minimal, only some 6 percent (ibid.).

The Social Security benefit system has become the largest single government program expenditure next to defense, and recently, the source of considerable controversy. Throughout the history of the system, benefits received by cohorts of retirees have been far greater than those that could have been earned by their own and their employers' prior contributions. The cross-generational transfers inherent in this pay-as-you-go program will no longer be sufficient to provide all contributors within an age group with a promise of a pension that would be equivalent to that which they would receive under a fully funded, wage-related system. As a result, Social Security will not have the support in the future that it has had in the past (ibid.).

Earlier presidential commissions were appointed to study Social Security, pension policies, and work-related issues. Recommendations were contradictory. The Reagan administration also has appointed a National Commission on Social Security Reform. This commission's recommendations, recently approved by Congress, continue the criticisms and unrest about retirement policy for workers as industrial unemployment continues to be high across the nation.*

Economic and population factors, as well as trends such as those favoring greater leisure participation, are likely to be important ingredients of a continuing tussle involving workers and their decision to continue working or to retire. Of increasingly greater significance, Burkhauser believed, will be the political power of older persons. Certainly, there can be no argument that the older population will increase from the present 25 million persons over age sixty-five to more than 31 million in the next twenty years. The decrease in the death rate has contributed to a life expectancy of some fifteen years after age sixty-five and ten years after age seventy-four, and there are some who believe medical breakthroughs in major diseases could alter life expectancy even more. There has been a small but significant increase in longevity beyond age seventy-five in this century. More women, for example, are overcoming childbearing diseases to achieve old age. Furthermore, while the average human life span is eighty-five years, many believe this will rise in the years to come. What if major dependency-inducing diseases are eliminated from the later years of life? The period of dependency prior to "natural" death would be shortened. The result would mean more years of life after work for many (U.S. Bureau of the Census 1977).

The study The Future of Older Workers (1980) cited several factors that influence individuals' decisions to remain working beyond normal retirement age, including--

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*Please see endnote #1.

- o increased longevity,
- o better health,
- o uncertain economic conditions such as inflation,
- o possible changes in benefits from Social Security,
- o pensions,
- o more interesting work because of high educational levels today,
- o increased use of alternative work patterns and part-time jobs.

Writers such as Warlick (1982) and Sheppard and Rix (1977) asserted that the need for a unified, consistent, and comprehensive retirement policy may never have been so critical as at present.

Changes in Role and Status

Retirement marks a far-reaching change in a person's social role as a functioning member of society, point out Donahue, Orbach, and Pollak (1960). Earlier researchers such as Dubin (1958) and Friedmann and Havighurst (1954) found evidence that for some industrial workers, work was not the central life interest and the work environment was not the source of the most rewarding social experiences in their lives. Rather, the job was endured as a necessary condition that provided other satisfactions. In his study of automobile workers, Orbach (1969) found a general anticipation of retirement at or before age sixty-five rather than at the then automatic age of sixty-eight: 39 percent planned to retire before age sixty-five; 20 percent at or before age sixty-two. Another one-third planned to retire at sixty-five for a total of 72 percent who planned to retire at or before that age. Only 10 percent intended to wait until age sixty-eight to retire (ibid.). Katona, Morgan, and Barfield (1969) learned that economic and health factors were primary motivators for early retirement among auto workers. The typical auto worker would take advantage of new provisions for retirement if retirement income was sufficient to enable "reasonably comfortable living," and would remain at work only so long as was necessary to raise prospective income. After adjustment for differences in the financial situation, the following circumstances are associated with a substantially larger proportion of automobile workers planning retirement before age sixty-five:

- o Being in relatively poor, or declining health
- o Having a favorable retirement financial outlook, subjectively expressed
- o Having talked about "the question of when to retire" with persons outside the immediate family
- o Thinking that most younger people feel older workers should retire to provide job openings

- o Preferring less work than one is now doing, or not preferring more work
- o Having trouble keeping up with one's work and being unable to control the pace of the work
- o Having attended at least one retirement preparation class session (ibid.)

The implications of this early study for preretirement planning continue to be relevant for today's retiring individuals. Foner and Schwab (1981) examined studies of the past few decades and came up with interesting findings that dispute several stereotypes about workers and retirement. They state that retirement from the labor force at age sixty-five or earlier is a well-established pattern in the United States today. In 1978, about 20 percent of the men and only 8 percent of the women over sixty-five were working or looking for work (U.S. Bureau of the Census 1979). Earlier stereotypes held that most workers did not retire willingly, but were victims of compulsory retirement rules. Moreover, they would eagerly return to work if provided the opportunity. Other major stereotyped views held that retired persons were not satisfied with their lives and that retirement for some resulted in illness and early death. Data from the Retirement History Study (Schwab 1976) and the National Longitudinal Survey (Parnes et al. 1979) reveal that less than half the workers aged sixty to sixty-five are subject to mandatory retirement regulations (Foner and Schwab 1981). Many of those who do retire at the mandatory age do so willingly. Only about 3 percent of total retirements among male workers surveyed between 1966-1967 could be classified as unwilling victims of mandatory retirement (ibid.). Most retirees indicate satisfaction with their lives, and Streib and Schneider (1971) found in their longitudinal study that most reported retirement was beneficial. Nationwide studies from 1965 to 1978 show that no less than 55 percent and as many as 75 percent of the retired respondents expressed a positive reaction to retirement--that it fulfilled their expectations, it was enjoyable, they were glad they retired when they did, these were the best years of their lives, or they felt good about their lives since retiring (Foner and Schwab 1981). In general, research from the 1950s through the 1970s shows that most retirees were satisfied with retirement (Friedmann and Orbach 1974).

Beck (1982) states that health has consistently proven to be a major, if not the most important, factor in studies of both life satisfaction and satisfaction with retirement. High income and high occupational level also have been correlated with the probability of individuals being satisfied with retirement. The longitudinal Cornell Study of Occupational Retirement (Thompson, Streib, and Kosa 1960) also found that it was not the loss of the work role but lower income and poor health as well as negative attitudes toward retirement that were responsible for persons being dissatisfied with retirement roles. Miller (1965) suggests that when retirement does result in an identity crisis, it may lower an individual's self-esteem, and may inhibit activities and social participation, thus weakening performance in and commitment to other social roles. Mutran and Reitzes (1981) and Atchley (1971) found that self-concept involves more than a single role, and that retirement has little apparent effect on the quality of family life, friendship, and other association patterns.

An Emerging Social Pattern

Retirement, state Donahue, Orbach, and Pollak (1960), consists of more than a change in an aspect of social life. Rather, it is a new form of social life that has not yet achieved any specific institutional integration. There is also a lack of group or institutional foundation of anticipatory socialization for the retirement role. This observation, it seems, has an important bearing on the present state of preretirement planning as well as on future program orientations that may be significant for those retiring.

These writers state that very limited aspects of role definition can be expected from official institutional sources such as the Social Security Administration and other governmental agencies. In fact, the impact of the new retirement role has not yet reached the stage where an overall social consensus has arisen that would make possible the development of a meaningful and socially functional role consistent with the individual's and society's needs and values.

This assertion suggests that a major objective of educational gerontologists could be to identify specific educational needs of retired men and women, recognizing particular patterns of role acceptance and coping strategies in a variety of circumstances relating to such variables as social status, education, self-concept, health, and different patterns of adjusting to adversity or change. A second objective could be to determine what roles and leisure participation patterns are accommodated in the transitional states of life after retirement. A third goal might be to design educational programs and evaluate the outcomes for these types of individuals as indices for postretirement education models.

Retirees, pointed out Foner and Schwab (1981), do not react to change in their lives at retirement in isolation from their social and economic environments. Although as individuals, retirees make decisions, their attitudes and cost-benefit calculations regarding both work and leisure are really developed within a field of influence. This larger influence also is continuously changing. In general, however, the social environment has become increasingly favorable to retired persons.

Role Loss and Adjustment

It is now believed that individuals begin adjusting to their declining capacities that are age related as well as to role loss some time before the act of retirement. The physiological, psychological, and social factors that affect the process of aging influence individuals over a lifetime and are variable from person to person. Research in many disciplines attests to the necessity of removing negative attitudes about aging--for example, the ideas that older persons have diminished intellectual capacity; cannot think creatively; are irritable and cantankerous; live in the past and are opposed to new ideas and innovations; and are lonely, despondent, and unhappy with themselves and the world. Fortunately, considerable progress is being made to revise or eradicate such attitudes and to replace them with the realization

that the majority of older persons are living independently and functioning well as citizens who are contributing greatly to our nation's social progress.

In the Kent Memorial address delivered at the thirty-first Annual Scientific Meeting of the Gerontological Society, Clark Tibbitts (1979) pointed out that it will be increasingly necessary to recognize two elements in the older population: (1) the clear majority who are healthy and functional, and (2) those with varying degrees of physical, mental, and/or social disability who display some characteristics that relate to common stereotypes. In the same vein, individuals who successfully adjust to retirement are likely to be in the majority, although considerable attention has been paid to those who may experience adjustment difficulties and react negatively to loss of the work role.

In their study of role loss and coping resources, Elwell and Maltbie-Crannell (1981) pointed to various studies showing relationships between stress and disruptive change, role loss and satisfaction upon retirement that relate to personal resources of income and health. For example, the Harris Poll (1975) and the National Council on the Aging Survey conducted by Harris (1981) both show a relationship to income level and satisfaction after retirement. The 1981 Harris study found that among demographic factors, the lack of income continues to show the greatest impact on life satisfaction for elderly persons. Elderly individuals with incomes under $5,000 score 19.9 on the Life Satisfaction Index developed by Havighurst, while those with incomes of $20,000 and over score conspicuously higher--28.4. When annual income is considered for both blacks and whites, median scores for both groups are nearly identical for those with low income. In general it concluded that the higher the degree of role loss the lower the income.

The relationship between role loss and health is also supported in the literature, although the relationship between retirement and health is not clear (Elwell and Maltbie-Crannell 1981). The relationship between health and role loss is difficult to assess, moreover; role loss may cause ill health only in the initial period following the loss.

Level of education has been found to be linked to adjustment to role loss: the higher the education level, the higher the satisfaction with retirement (ibid.). Life satisfaction upon retirement also increases with education level.

Birren (1965) suggested that environmental loss among older persons is related to morale, life satisfaction, and social relationships. Disruptive change, according to some, may be more threatening to older persons since they have more emotional investment in familiar people, objects, and environments. Eisdorfer and Wilkie (1977) suggested that older persons may perceive themselves as having less ability to cope with change. Research on widowhood suggests that role loss has the potential of disrupting the social support system for individuals--marriage is a major relationship in American life and widowhood represents an important loss of social support. Loss of the job role also appears to affect social integration in formal organizations. Pihlblad and Adams (1972) found that among small town elderly, satisfaction is

most affected by participation in formal organizations, by friendship associations, and least by family contact. Although females tend to maintain social contacts after widowhood, male participation declines in proportion to length of widowerhood.

The researchers conclude that social as well as individual resources are potential mediating factors in determining the impact of stress. Some form of standardized coping measures would help illuminate the individual coping resources, including psychological strengths, and social resource measures should focus both on frequency and intensity of contact in organizational, informal, and family settings (Elwell and Maltbie-Crannell 1981).

RETIREMENT--A PROCESS IN TRANSITION

Demographic and Population Changes

Changing variables affecting the future cohorts of elderly will have direct impact on work and retirement roles. As the age structure--the proportion of young, middle-aged, and elderly in the United States population--changes, the worker-to-retiree ratio is directly affected.

Two anticipated changes regarding the future elderly population are as follows:

1. The number of elderly will continue to increase.

2. The proportions that the elderly will constitute of the total population will be higher (Grier 1979).

The number of Americans age sixty-five and above is expected to reach 31 million by the year 2000 (U.S. Bureau of the Census 1977). The increase will continue to about the year 2035, and then stabilize. By that time there will be more than twice as many people aged 65 and over as there are today. The United States is projected to have about 55 million persons over 65 by the year 2050. From 35 million in 2010, the older population is expected to increase by some 20 million in the following two decades as baby-boom adults reach their later years. The proportion of older persons will increase, but the amount of increase will depend greatly upon what happens to the fertility rate. According to the Census Bureau's low projection series, it is assumed that women will have an average of 1.7 children each in the future, with the proportion of people over age 65 reaching a high of 23 percent in the year 2035.

A significant change in the population has been in the increased life expectancy for the very old. Some improvement in mortality rates is anticipated. Life expectancy has increased greatly from 49 years in 1900 to 70 years in 1955 and 73.2 years today. (White females can expect to live 77.7 years; white males, 69.9 years; nonwhite females, 73.8 years; and nonwhite males, 65 years.) The proportion of very old persons is expected to increase for years to come. By the year 2000, those who are aged 75 will have increased from today's 38 percent of all older Americans to 45 percent. Those past their 85th birthdays will have increased from over 9 to 12 percent (Grier 1979). The proportion will then vary, dropping somewhat while the proportion of baby-boom adults (aged 65 to 74) increases very rapidly. After 2020, the baby-boom generation will start to pass the 75-year mark, and by 2040, those past their 75th birthdays will be in the majority among older Americans. (There will be more people over 75 in that year than there are people over age 65 today.)

The numbers of women will increase. Elderly women of whatever age can expect to live longer than men of the same age. In 1978, women aged sixty-five could expect to live an average of eighteen additional years. Such men could expect to live fourteen more years. By 2050, women aged sixty-five are projected to average twenty-three additional years of life. Men aged sixty-five will only live seventeen additional years then. By 2050, elderly men are not expected to live as long as women did in 1978. That is also true for men aged seventy-five to eighty-five in the year 2050 (Allan and Brotman 1981).

A number of population changes are likely, according to the National Center for Health Statistics, Social Security Administration, and the Bureau of the Census:

- o More elderly women than men: The Census Bureau foresees no relief from the sex differential problem through 2050, but neither does it project any severe worsening. Actually, elderly women's chances of finding male partners are further reduced by the fact that men usually marry younger women. If, for example, they consistently sought partners ten years younger, the ratio of potential elderly wives to potential husbands would be still greater--327 women aged sixty-five to seventy-four per 100 men aged seventy-five to eighty-four; and 628 women aged seventy-five to eighty-four for every 100 men aged eighty-five and over (Allan and Brotman 1981).

- o Sex ratio differences between blacks and whites: The relative scarcity of males is less marked in the black elderly population than among elderly whites. In 1980, there were 141 black elderly women aged sixty-five and over per 100 black elderly men, as compared with a white ratio of 148 women to 100 men. At age seventy-five and over, there are 159 black women per 100 men compared with 181 per 100 for whites. The Bureau of the Census projects a similar, but somewhat narrower sex differential for blacks through the year 2050. The elderly black population is generally increasing faster than elderly whites, in each group and in each elderly age subgroup (ibid.).

- o Population growth rate differences by race: The black population, both young and old, has grown faster than the white population during the twentieth century and can be expected to continue to do so in the future. This differential is due not only to the higher fertility levels of black women, but to the more rapid gains in life expectancy experienced by blacks compared with whites. In each time period, 1950-2000 and 2000-2050, the number of black elderly is expected to increase more rapidly than the number of white elderly. The proportion of all elderly persons who are black is expected to rise from 8 percent in 1950, to 11 percent in 2000, and to 18 percent in 2050 (ibid.).

Other expected demographic changes include the following:

- o By the year 2000 there may be as many as 9 million aged widows.

- o If major breakthroughs occur in the significant major diseases (cancer, stroke, heart disease, major cardiovascular renal disease) life expectancy of sixteen years over and above age sixty-five could increase greatly.

- o The elderly tend to be poorer than the young; with more persons living longer, increased numbers of widows, and more unmarried and divorced women, the low income proportion could increase.

- o With the educational level rising for older persons, active roles in advocacy and political arenas for the elderly could continue to increase.

- o With numbers of older persons increasing proportionately in the population, their political power could be significant.

- o The elderly may form a growing proportion of persons living in cities as the central city becomes more and more the focus for the poor. (Research and Training in Gerontology 1971).

- o There will be more single women among the old. A typical married woman reaching age sixty-five can expect to outlive her seventy-year-old husband by nine years. By 1990 there will be 11.3 million woman aged sixty-five and over who do not have spouses still alive and living with them (compared to about 7.6 million in 1974). By 1990, there will be 3.1 million men aged sixty-five plus in the same status, compared to about 2 million in 1974. Such changes will have a significant relationship to needs for income supports, health care, and other services.

- o The number of elderly households will increase--at a faster rate than the older population. By 1990, the Census Bureau projects a 30 percent increase in elderly households, compared with only a 22 percent increase of older persons.

- o The number of single elderly living alone will increase. By 1990, older men living by themselves or with nonrelatives will increase by 37 percent, while women living alone or with nonrelatives will increase by 52 percent.

- o The number of older Americans who are members of minority groups will increase rapidly. By the year 2000, the number of persons who are sixty-five and older, blacks and other nonwhites, will increase by 60 percent, compared to 30 percent for the total elderly population. The number of black elderly Americans will increase by 49 percent. These increases reflect benefits of medical advances as well as improvement in economic status and increased life expectancies of minority Americans. (Grier 1979)

These trends will directly affect social policy for retirees and older persons in the future. As the dependency ratio changes from cohort to cohort, the financial burden upon individual workers will also be altered. The increased numbers of individuals who elect to retire early will have important

outcomes for policies related to health care, medical services, retirement benefit policies, and pension programs. The viability of the Social Security system is already under attack, and economic depression with increased inflation affects retirees in many ways. A recent overhaul of the Social Security system has been approved by Congress following recommendations of a special presidential committee appointed to bail out the system.*

Delaying retirement age for receiving benefits from age sixty-five to sixty-six and sixty-seven could have serious consequences for those unable and/or unwilling to work beyond age sixty-two or so. Hart and associates (1980) found little support for delaying retirement age--only one-fifth of adults surveyed believed that later retirement was appealing; 62 percent of nonretired respondents and 66 percent of retired respondents preferred increasing payroll taxes to lowering retirement benefits (Foner and Schwab 1981).

Changing Circumstances and Their Meanings

The future conditions affecting retirees will have considerable bearing on the planning and organization of retirement policy and preretirement counseling and programs. One of the first implications is the need for a flexible practice and policy regarding when to retire. Although policies may accommodate decisions of workers to retire near or at an extended age of benefit, an improved educational level as well as better nutrition, health, and physical capacity may also lead to an individual's determination to pursue a variety of leisure interests at an earlier age.

With the increased percentages of women working and pursuing education in their middle years, many may elect to pursue careers longer, increase their pension benefits, and participate in new life-styles. As more and more women qualify for retirement benefits beyond those who formerly were dependent upon sharing their spouse's Social Security and pension earnings, a vastly different option program may evolve for women in the future.

The increased numbers of individuals living into their seventies and beyond may suggest, in addition to new programs to extend medical and health coverage, a vast new era of postretirement education. The already successful Elderhostel Program** could be a forerunner of greatly expanded educational programs, as better educated, healthier elderly elect to pursue activities in this country and abroad.

Changing patterns of husband-wife relationships that have been developing in the 1970s and 1980s could alter the shared life-styles after work in various and different ways. Spouses who have chosen to be primarily homemakers

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*Please see endnote #1.

**The Elderhostel Program is a residental program on college and university campuses that provides adults over the age of fifty-five with the opportunity to enroll in courses designed especially for them.

and parents while their partners pursued careers may elect to reverse this pattern in later years, and follow delayed careers. Relationships among children and older parents are likely to vary considerably. For one thing, the increased number of divorced persons could result in more independent, single person life-styles than previous cohorts have known.

A number of questions are raised by the increased numbers of working women. Will the retirement process be the same for men and women? How and in what form will husbands and wives, both of whom have experienced working careers, reach consensus about retirement plans? Will there be pressure to retire at the same or different times? Differences in income earnings could raise questions about whether wives, who are typically younger, retire with their husbands. Will husbands choose to continue working because their younger wives want to work longer? How will widowed retirees--most likely women--face retirement alone? What measures will Congress take in response to a continuing policy of the administration to reduce or delay Medicare, Social Security, and other programs designed to provide a suitable living scale for our nation's retirees?

A key dilemma that will face American society in future decades may be the question of where the growing elderly population fits in relation to the total population and economy:

- o If retired, the elderly must be supported at least in part by those still working in an environment where workers could feel increasingly burdened.

- o If working, the elderly will have to be provided with jobs in an economy that could have difficulty supplying enough jobs for younger workers (Grier 1979).

Early Retirement

The Bureau of Labor Statistics has compiled information showing that since 1950 the following trend is continuing--more individuals are choosing to retire early (i.e., before age sixty-five). Stimulated by the thirty-years-and-out retirement policies in the automobile industry that are supported by the unions and other industries, more and more workers have elected to retire at earlier ages.* In the first half of the 1970s, the proportion of males aged sixty-five and above who were still in the labor force declined from 27 percent to 22 percent. This represents almost as large a decrease as in the entire previous decade. By 1977, only 20 percent of the population was still employed at age sixty-five (Grier 1979).

The trend toward retirement at ages prior to sixty-five has been even more dramatic. The number of males of ages fifty-five through sixty-four in the labor force dropped from 83 percent in 1970 to 76 percent by 1975. About

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*The average age of retirement in General Motors Corporation has been lowered to age fifty-eight (Grier 1979).

three-fourths of the workers applying for Social Security benefits in 1976 elected the reduced benefits available to those retiring after age sixty-two but before age sixty-five. In 1961, slightly more than half the applicants were under age sixty-five. This trend is more dramatic for workers aged sixty to sixty-four than it is for workers aged fifty-five to fifty-nine, although a downward trend for both age groups has been evidenced since 1955. The percentage of older women aged sixty-five and above who were working or looking for work declined slightly from 9.6 to 8.2 percent for the years 1970 to 1975. Reflecting the increased participation of women in the work force, the number of working women aged fifty-five through sixty-four increased from 27 percent in 1958 to 41 percent in 1975, according to the Labor Department (ibid.).

There is some evidence that mandatory retirement is still practiced, that older workers are made to feel they are obsolete. Prejudice against older workers may be expressed in increasingly obvious ways, suggests Grier, until the worker leaves voluntarily soon after the earliest date at which the company's pension plan allows retirement benefits. During a period of economic decline, other workers are forced to retire through administrative action that blames budgetary crisis and cutbacks in funding or support. This trend has been increasingly obvious at institutions of higher education, as well as in businesses and large industry. Patton (1979) pointed out that business and industry have found early retirement incentives beneficial. Most recently, during the economic decline, large industry has favored early retirement incentives as a way to reduce personnel costs without terminating more recently hired minorities and women (Lubin and King 1980).

The problem faced by many colleges and universities prompted the American Association of University Professors (AAUP) to convene a conference on The Faculty and Higher Education in Hard Times.* The AAUP reported the deliberations of educational leaders in the January-February 1983 issue of Academe titled Hard Times--An AAUP Task Force Responds to Economic Realities in Higher Education. Among topics reported were the problems of faculty layoffs (affecting even those with tenure), voluntary alternatives to forced termination caused by the shrinking budgets, declining enrollments (attributed to the end of the baby boom), and funding cutbacks resulting in retrenchment practices at many of the nation's colleges and universities. The publication reports that public institutions especially, faced with drops in enrollments or appropriations or both, were laying off tenured faculty without proving financial exigency (Brown 1983).

As Patton (1983) pointed out, a number of colleges and universities have followed the lead of business and industry to "sweeten the pot," meaning they are finding ways to increase the retirement incomes of persons who would like to retire early. Sometimes this means that the annual annuity is increased to an amount that would have been received by the individual at the normal retirement age. Another plan is to make a single lump-sum payment to individuals taking early retirement. Along with the latter, qualified persons also receive their early retirement annuities. The institution recovers funds

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*The conference, held May 20-22, 1982, in Washington, D.C., was supported by the Alfred P. Sloan Foundation.

spent early on retirement incentives by not filling a vacated position, by delaying the replacement of the retiree, or by hiring a lower salaried faculty member (Patton 1983).

Five types of early retirement schemes that have been used in business, industry, and academe are as follows:

1. Liberalizing the actuarial reduction: This common incentive typically involves an across-the-board increase of all early benefits.

2. Lump-sum severance payments: These popular options in business and industry usually involve a limited, direct cash payment to an employee who elects to leave before the normal retirement date. The early retiree is paid an amount equal to one or two years' salary paid in a lump sum or spread over one to two years. The retiree also may receive an early retirement pension if eligible.

3. The annuity enhancement: This plan is intended to boost retirement income to approximately the amount the person would have received if retirement had been delayed until the normal target age.

4. Phased retirement or reduced employment: This option may become more popular as early retirees seek ways to ease into retirement gradually. The plan also is a means of countering inflation.

5. Prerequisites: Early retirees are provided special memberships and privileges (e.g., parking, computer access, laboratory, studio or office space, secretarial assistance, reduced ticket prices to events). Alone, they are not likely to encourage early retirement, but they can be attractive components of an incentive package. (Jenny and Acton 1974; Patton 1979, 1983)

Other options in academe are career change programs and career assistance efforts. The former may be a means of encouraging younger persons to leave academe, thus freeing funds or opening positions for faculty members with needed skills. Fellowships, internships, and personnel exchange programs also enable some professors to experiment with new types of work in different settings. Career assistance efforts, launched at several colleges and universities, are directed to encouraging faculty members to develop career plans. These may include sessions on goal setting, growth plans, and financial planning, as well as workshops for those who may choose to seek employment outside of academe. Faculty also may be encouraged to participate in a year of study in another discipline for incorporation into one's teaching and research. Assistance programs also may benefit graduate students by informing them about job opportunities. Such career assistance programs are meeting an important need in academe (Patton 1983).

A more recent and apparently successful outplacement effort involves a comprehensive career development program. The program includes career assessment sessions and workshops in skills development, plus an option to enable faculty to experiment with alternative employment. Faculty members may attempt to locate temporarily in a business, government, or nonprofit setting,

deciding after a year whether or not to return to the academic setting. About half of the faculty members placed chose to leave the university (ibid.).

Life-style Patterns and Preretirement Planning

Although some research has examined life-styles among retired persons, more knowledge about the influence that preretirement life-style has on the decision to retire early and the type of planning done could be useful in preretirement planning (McPherson and Guppy 1979). As noted earlier, Barfield and Morgan (1978) found that economic conditions and declining health affected the retirement decision. They did not, however, examine preretirement life-styles according to frequency and type of involvement in community volunteer and service work. In their study of life-styles of retired education administrators, Snow and Havighurst (1977) found that some subjects transformed their life-styles to create a new and enjoyable life-style after retirement, while others maintained close involvement with their careers in academe.

Other research suggests that socioeconomic status and type of leisure activity are related to adjustment after retirement. In their study, McPherson and Guppy (1979) interviewed adult males, aged fifty-five to sixty-four, employed in various institutions, businesses, and industries in an urban community. The researchers measured degree of occupational prestige, as well as the amount of involvement in community organizations and the degree of leisure orientation. Their findings include the following:

- Men appear to be most involved in religious, fraternal, and community service organizations that are expressive in nature.

- Considerable variability exists in the degree of leisure orientation; those who express a low degree are highly committed to work and place little value on leisure time, while others say leisure is very important. (It is unlikely that the former would either look forward to retirement or plan for it; nor would they retire early.)

- Age sixty-five is still the preferred age to retire; most males look forward to retirement, but in actuality do little concrete planning prior to attaining this stage in the life cycle.

- The more people think about retirement, the more likely they are to make definite plans, to look forward to retirement, and to retire early.

- Education and income are the two most important determinants of an individual's retirement planning. Health and religion are dominant predictors of whether early retirement planning takes place; present health is the only independent variable that shows consistency in explaining any of the aspects of retirement planning. Socioeconomic status measured by either education, income, or occupation also is important.

- Social factors cause little difference in how one perceives one's own health.

- o Job satisfaction and leisure orientation as well as expressive involvement have the most consistent impact on retirement.

- o Men who are likely to consider retirement and its implications are those with a positive orientation toward leisure.

One important implication from these findings is that men who become actively involved in expressive activities earlier in life may be less likely to need to develop plans for years after retirement. They will be able to maintain earlier interests or to develop latent interests. Participation in volunteer associations may be an important integrative mechanism for assisting persons to become involved in social networks outside the work role. A person's desired leisure life-style in retirement, therefore, may be important in determining the degree of preretirement planning required. Like Barfield and Morgan (1978), the researchers found that health is a factor in retirement-related decision making. Those with higher socioeconomic status are likely to give more attention to retirement planning. They also have greater flexibility as to the time of retirement and the life-style they can follow after retirement.

These findings further suggest that purely economic incentives and encouragement from employers will not be as meaningful for early retirement planning as leisure orientation, job satisfaction, and pattern of leisure activities. Preretirement planning should, therefore, recognize the importance of an individual's life-style, pursuit of leisure interests, organizational involvements, and socioeconomic status.

Changing Work and Career Roles for Women

Not only are the numbers of working women increasing, but more and more women are assuming responsible positions in government, the judicial and legal system, business and industry, and health and science fields in addition to the more traditional areas of education and human service. At the same time, changing patterns of parent, homemaker, career, spouse, elderly family caretaker, community and social leader, and advocate are greatly affecting the timeworn concept of woman as spouse and mother. The relationships between work and activity roles, homemaker functions and retirement roles, remain largely unknown. Several studies are emerging, however, that provide some interesting findings about the new role of American working females. Carp (1972) and Maddox (1968) earlier indicated the need for determining the significance of retirement for women as compared with men, and Atchley (1976) and Streib and Schneider (1971) have studied women following retirement and found that significant changes have occurred in their lives.

Very little is known, however, about the life-cycle implications of work for women despite the significant increase in their participation in the labor force in recent years (Holahan 1981). For one thing, the lifetime career patterns of women reflect much variation. Although some women do pursue continuous work or careers throughout their adult lives, others remain homemakers. Some decide to begin or resume careers and work roles after their children leave home, others because they became widowed or divorced, or still others

simply to make a change in their lives. The feminist movement and changes in social attitudes and expectations toward women in the work force herald a marked change away from typical patterns. Lopata and Norr (1980) attested to the fact that the increasing flexibility of the American social structure, combined with individual, innovative decisions to enter varied social roles, are decrystallizing the formerly rigid life-course pattern. Their research, moreover, points to a continuing trend of variability as women move in and out of traditional motherhood, marital, and educational-occupational roles.

In a study to investigate the relationship of achievement patterns to life satisfaction among gifted women, Holahan (1981) examined aspirations, behaviors, and health in the realm of work and leisure. Eight areas of potential life satisfaction were used to measure overall levels of satisfaction: income-producing work, avocational activities or hobbies, present or most recent marriage, children, friendships and social contacts, community service activities, participation in cultural activities, and recreation. Career pattern was defined as either homemaker, career worker, or job holder. Holahan found that the job holders reported the least positive feelings about work, whereas career workers reported the highest lifetime satisfaction and also attained the most satisfaction from serving in a helping relationship in work. No significant differences were found among the homemakers, career workers, and job holders as to health or vitality ratings. Regarding leisure, the career workers reported the highest level of participation in activities that reflected a high degree of intellectual vitality. Married subjects were found to be the happiest, divorced the least. Job holders reportedly experienced more role conflict than did those with careers, and the job holders experienced high levels of satisfaction only in their family roles. The data revealed that working for income alone, when combined with a loss of spouse through widowhood or divorce, was associated with lower levels of satisfaction. This finding, noted Holahan, is significant since the majority of working women are in lower-level jobs.

Retirement data suggest that aging may include aspects of both disengagement and activity, and that women with different orientations toward work may differ in their adjustment to retirement. Retired women were found to increase their level of involvement in socializing and in the number of avocational activities they had taken up, but retired subjects were less involved than working subjects in intellectual activities such as reading. Retirement may provide a greater interpersonal orientation following a more restrictive work-time orientation. Although there were wide variations in family income in the population studied, income was not found to be related to measures of happiness and satisfaction upon retirement.

Lopata and Norr (1980) studied changing commitments of women to work and family roles among Chicago-area women aged twenty-five to fifty-four. These researchers found strong currents of change in the way women manage to combine work and family roles. A greater diversity at age of entering family roles, increased educational attainment, and a greater tendency for younger women to be involved in either work or school throughout all chronological ages and family-role stages, all contribute to the change. Lopata and Norr suggested that women from different social classes have adopted somewhat different strategies for integrating school, employment, and family roles over their life

course. Working-class women often combine employment and family roles early, or finish family obligations to return to work at young ages. Middle-class women are more likely to solve problems of conflicting demands either by avoiding family roles altogether or postponing them. The two patterns, note the researchers, have different impacts on women's employment and, therefore, on the Social Security benefits they will accrue. It seems quite likely that those factors that contribute to increasing diversity in women's lives--including more freedom to choose a variety of life-styles (and avoid marriage and motherhood in some cases), high divorce rates, economic pressures, and individual preferences, as well as normative conflicts between employment and family roles when there are children in the home--will continue well into the future (Lopata and Norr 1980). Equally important, the continuing diversity among women indicates that the retirement needs of contemporary women will be equally diverse. This, in turn, suggests that preretirement planning and counseling will require particularly careful structuring and organization.

In a research study of perceptions of retirement by white-collar working women, Prentis (1980) was interested in examining components of a perception of retirement in a relationship to type of work, marital status, health, education, and job income. The study population consisted of one group of professionals--lawyers, psychologists, public accountants, physicians, engineers, college faculty, and nurses; and another group of general employees--engaged in work at a bank, hospital, chemical company, automobile manufacturer, and college. Prentis found that a large majority (73 percent) of the respondents had thought seriously about retirement prior to age sixty-five, with greater interest (82 percent) among those in general employment compared to professional employment (64 percent). A total of 49 percent of the participants said they planned to work until reaching age sixty-five. The major areas of concern prior to making a retirement decision were: financial, missing the work, use of time, health, missing friends at work, getting along with spouse, and a feeling that life is over. Only 42 percent of the respondents said they had actually done any serious planning for retirement. Individuals were more interested in planning as they aged, and those with incomes of $25,000 or more did more planning. The areas of planning mentioned by respondents included financial, leisure activities, use of time, living arrangements, health, interpersonal relationships, legal affairs, second careers, and aging. A total of 55 percent indicated they would not retire based on their spouse's actions. More interest in continuing work was shown by the professional group (61 percent) than the general employees (47 percent).

Those women who did not plan for retirement believed that as they got older, things would take care of themselves (ibid.). More of those unmarried women indicated an inability to plan (22 percent) and saw a need for assistance in planning for retirement. The age range suggested for retirement planning was between thirty and thirty-nine years, and the following topics were identified by the respondents as important:

TOPIC	PERCENTAGE OF RESPONDENTS
o Pension	90
o Health insurance	84
o Financial planning	79
o Social Security	75
o Health programs	65
o Wills	58
o Living arrangements	58
o Medicare	51
o Taxes	51
o Group insurance	46
o Death benefits	42
o Estate planning	41
o Retirement attitudes	41
o Second careers	38
o Adjustment situations	36
o Aging information	23

The women in the general employment group (43 percent) believed that a preretirement planning program should be offered to employees in the age range of fifty to fifty-nine. A total of 25 percent said their employer offered a regular formal preretirement program, and 32 percent said they had attended the program (ibid.).

In her research on the effects of chronic ill health, attitudes toward retirement, and the subsequent adjustment of the older woman to retirement, Levy (1980) found two major differences compared with men in retirement. Women, even those in ill health, whose initial attitude toward retirement was negative, felt that the possibility of a personal future had virtually disappeared. This depressed condition continued well into the adjustment phase of retirement. This latter situation is markedly different for men, who often assume adjustment patterns after time that accommodate retirement status.

The women who expressed a sense of living one day at a time tended to be disengaged from community life, spoke hardly at all of the past, depended on others to get along on a daily basis, and had few, if any, plans for their lives. A surprising finding was that ill health did not preclude positive adjustment in retirement. On the contrary, women whose health had become impaired and who retired early often exhibited amazing abilities to accept their health. The significance, notes Levy (1980), may be that women may have a greater capacity than men to transcend bodily illness, and to create a new life for themselves. Levy suggested that women may survive longer than men, in part because they are better able to fight off the psychological effects of disease, noting that Gutmann (1964) earlier believed that older woman were

inherently more aggressive than men in the later stages of life in terms of mastery style. Levy's finding that the older working woman who does not want to retire apparently does not adjust over time suggests involvement in group intervention to prevent withdrawal upon retirement. In this regard, preretirement planning for older female workers who do not willingly retire may need to be especially constructed to involve peer counseling or group processes in the therapeutic mode.

The relative newness of research about working women and retirement provides a definitely challenging area for preretirement planning and program experimentation. The evidence strongly suggests that such planning and program design may need to be vastly different from traditional preretirement planning programs, especially in view of the emerging literature regarding adjustment and life satisfaction at retirement.

HISTORY AND DEVELOPMENT OF PRERETIREMENT PLANNING

Need for Preretirement Education

The current ferment in retirement and policies affecting those quarter-of-a-million individuals no longer in the work force is quite logical. Certainly the "older" population no longer is a silent minority. The recent legislative increase in the mandatory retirement age to seventy and the furor caused by aroused senior adults at the 1981 White House Conference on Aging over problems with Social Security benefits and cutbacks in human services by the administration, all of which affect the nation's elderly, reflect, in strong terms, the aging of our population and resultant social consequences for all age groups. The 25 million persons over sixty-five will, as previously noted, more than double by the year 2030 to over 52 million (U.S. Bureau of the Census 1977).

One obvious consequence of having an older population that is more articulate, better educated, and more advocacy minded is a greater awareness of retirement as a dynamic event in our society. Olson (1981) noted those events reflecting developments relevant to retirement policies, research, and procedures in the past six years:

- Publication of a critical review of existing retirement programs in industry
- Passage of federal legislation that regulates pension policies (Employee Retirement Income Security Act of 1974--ERISA)
- Publication of the first major review of retirement-related research (Atchley 1976)
- Projection of how demographic trends will affect retirement policies and programs
- Formation of an Industry Consortium Development Program to plan, evaluate, and implement retirement planning through nine major corporations and four unions
- Passage of federal legislation to change the compulsory retirement age from sixty-five to seventy (Age Discrimination in Employment Act Amendments 1978)
- Completion of three major surveys on the extent of current retirement preparation efforts

These events indicate that retirement research, policies, and practices are being challenged and experiencing growth and change (Olson 1981).

Historically, the term preretirement education was first used by Woodrow Hunter (1960, 1962) to describe a lecture-discussion program of several topics. This term now has been extended to include preretirement counseling (Rappaport 1978), preretirement planning, and preretirement preparation. In the 1940s at the University of Michigan, Hunter began to teach older people how to make the most out of the later years of life (Donahue 1967). His pioneer program using the group method as a tool for counseling older adults about retirement has become a classic model for preretirement programs not only in education, but also in labor unions and industry with such training programs designed for automobile workers being among the first offered in the nation (Brahce and Hunter 1981). The first course for older people was taught by Clark Tibbitts in the spring of 1948 on the Ann Arbor campus. The university's role in educational gerontology subsequently expanded to training personnel for career roles in gerontology. The Older Americans Act of 1965 and the Comprehensive Services Amendments of 1973 greatly accelerated the opportunities for universities such as Chicago, Duke, Southern California, Drake, and others to initiate research and to develop programs with primary emphasis on social, economic, and professional services. Continued expansion of roles to include training of trainers has given universities both direct and indirect roles in leadership training for preretirement education. Today, retirement education or planning usually refers to specific programs and counseling with the direct purpose of aiding employees in making and evaluating plans for their retirement (Hunter 1975).

Lynch (1979) ascribed to preretirement education a wide variety of activities that share one obvious characteristic--they constitute single, short-term educational events with respect to the preretirees. In their discussion of the organization and implementation of preretirement education programs, Crouse, Carey, and Durham (1979) suggested that such programs can help people prepare for the last part of the life cycle by helping them to examine areas of concern common to most retirees. These include adjustment to less income; disruption of long-standing social contacts with relatives, friends, and work associates; increased contacts with spouse and family members; changes in time and territorial space routines; altered perception of oneself as a productive member of the work force; decisions to be made regarding living changes; declining physical capacity and health problems; and widowhood, which may require learning new responsibilities and skills.

Short-term training programs are now becoming a prominent component of college/university-based continuing education curricula, pointed out Tiberi, Boyack, and Kerschner (1978) of the Andrus Gerontology Center at the University of Southern California. Both business and industry express interest in incorporating such programs into their organizational structure, and such expectation implies that the use of preretirement education programs will result in a smoother transition from a work-oriented to a leisure-oriented life-style for retiring employees. This comparative study (ibid.) of four preretirement education models points to the fact that retirement itself is now a key concept in social gerontological theory. Both facets are being supported by research showing that those retirees who plan for their retirement

report achieving higher levels of life satisfaction than those who do not plan (Ash 1966; Pyron and Manion 1970; Streib and Schneider 1971; Tiberi, Boyack, and Kerschner 1978).

A first consideration is that retirement preparation is becoming more popular as a viable concept for industry and a number of major corporations, as well as for labor unions and the education sector. Still, Crouse, Carey, and Durham (1979) indicated that only about 10 percent of the labor force actually has access to retirement preparation programs. Interest in determining the extent of retirement preparation is reflected in several surveys of corporate programs reviewed by Olson (1981). Olson's review revealed two themes: first, a rapid increase in industry programs is evident during the past five years; and second, the programs offered are more comprehensive. However, most surveys do not distinguish between comprehensive retirement preparation programs and limited programs in which employees are given information about their pension and Social Security benefits, or health-related information. Kasschau (1974) stated that a comprehensive program would also provide participants with information about housing, leisure, and legal matters, and could include information about part-time employment and career planning. Regardless of the extent of interest in providing preretirement planning, more data are needed about the effectiveness of programs, particularly over time. This writer's experience suggests that information similar to that offered in preretirement programs is most attractive to persons who have been retired for some time when delivered via programs offered at large in the community. That is, individuals may require additional information as their retirement experience progresses and deficiencies in planning become evident.

It is significant that a number of organizations and institutions are providing preretirement education programs. Some are packaged in kit form purchasable by potential users in business and industry, education, and social services and community agencies. The Action for Independent Maturity, Inc.'s, (AIM) Retirement Planning Seminar is a self-contained format providing materials for individual, group, or institutional use in community college or adult education programs. The National Council on Aging joined with major corporations and unions in a consortium effort to produce a retirement planning program that would meet industry's needs in the 1980s (Fitzpatrick 1980). Educational institutions such as the University of Oregon's Center for Gerontology, the University of Southern California's Andrus Gerontology Center, the University of Michigan's Institute of Gerontology, the Harvard Institute for Learning in Retirement, and the Preretirement Planning Center at Drake University have developed programs in various formats and experimental designs. A comprehensive retirement planning program for United Auto Workers (UAW) has been developed by the Retired and Older Workers Department of UAW and is being widely used throughout the nation. Although still primarily located in urban centers, a number of programs are now available to individuals through a variety of delivery systems, including consortia of colleges and service clubs, religious organizations, libraries, cooperative extension and adult public school programs, fraternal groups, and social service agencies.

The content, instructional format, procedures, and organizational structure of programs vary greatly. Program innovator and researcher James Lynch (1979) identified four aspects of a preretirement educational methodology in

his examination of issues in nomenclature and methodology. These include a program--that engages its participants via a selected model, and a process--those techniques and patterns for introducing, developing, and promulgating information (content).

One truism, Lynch observed, is that in preretirement education, content usually follows a well-established pattern. The core content usually involves (1) income and finances, (2) health management, (3) living arrangements and housing, (4) relationships with other people and sociometric issues, (5) lifestyle matters involving leisure-time activities, and (6) perspectives on aging and life development.

Several other equally important topics may be substituted, depending upon the participant audience and general thrust or objectives of the programs. Additional subjects of value for today's retirees may include consumer education, the meaning of retirement and the need for planning, legal affairs or protection under the law, mental health, nutrition, career and part-time work opportunities, widowhood, human sexuality, family relationships, spiritual needs, and community resources. As life-cycle needs change, additional topics could become important. For example, a number of persons retiring may also be assuming caretaking responsibilities for their parents, relatives, or friends.

As noted, format of preretirement programs may vary from counseling sessions or brief presentations of information provided by the personnel director or other company official, to the comprehensive programs of six or eight sessions. Participants are encouraged to begin planning at age fifty-five or when approaching retirement, although studies support the idea of earlier exposure to allow time for adequate financial planning. Most programs are designed for fifteen to twenty-five participants in each session (usually one or two hours with break time for refreshments and chatting) although some experimental and discussion programs may accommodate larger groups. Firms usually encourage spouses to attend and join in the discussion and planning, a key point emphasized early by Hunter (1968b), who also advocated grouping people with similar interests or common socioeconomic backgrounds to facilitate sharing and discussion.

In their research study of characteristics of preretirement programs in three hundred firms, Siegel and Rives (1980) found that females represent more than half the yearly retirees in 40 percent of the reporting companies. Entry age for reported preretirement programs is between fifty-five and sixty in 53 percent and over sixty in 37 percent of the programs. More than 57 percent of the firms invite spouses to attend counseling sessions; utilities report spouse participation in 80 percent of the programs to which spouses were invited. The above figures, believe Siegel and Rives, reflect the increasing participation rate of women in the labor force as well as their significant role in service industries.

Earlier research has shown that female spouses of retirees at various socioeconomic levels may experience problems adjusting to their husbands' retirement. The wives lose their accustomed privacy and mastery of the home, as well as suffer loss of management functions and familiar schedules (Crouse, Carey, and Durham 1979). More recent research points to the fact that

although more women are working, their salary and pension differentials compared to those of men, plus the likelihood of early widowhood, suggest future problems for retired women. One in four women in retirement has an income below the poverty level (Olson 1981). These facts offer evidence that there will be a definite need for retirement preparation programs directed to women. Other research shows that women are less able than men to project their future retirement income (Fitzpatrick 1978). Moreover, although a study by Prentis (1980) revealed that 87 percent of the twelve hundred women surveyed said a preretirement education program would be helpful, none of the respondents' employers had such a program.

Planning Preretirement Education

Some see retirement as a waste of human resources and a denial of the satisfaction gained from working, while others view retirement as an achievement of modern industrial society that has created for the first time a "dividend of leisure years," pointed out the pioneer of retirement education, Woodrow Hunter (1975). Whatever their view, most people are often poorly prepared to make the most of their retirement years. They must learn new facts about such matters as Social Security, Medicare, and effective consumer behavior in order to mobilize their financial resources. They must relearn family-spouse relationships and obtain information in order to make decisions about living arrangements and other changes in circumstances that will occur. In addition, there may well be a need to accommodate sensory losses or decreased mobility. Learning to take countermeasures to such losses may be necessary if the individual is to maintain the capacity to perform mental tasks. Other important tasks are to "unlearn" or revise one's accustomed ways of doing things, replacing old insights with new ones, and to shape one's philosophy of life and aging, to reflect on one's maturity, and to make some choices about the values by which one wishes to live (ibid.).

An important aspect of program preparation is achieving good communication between the group members. To provide stimulation for this, Hunter advocated using a combination of reading and visual materials, including a book of readings to accommodate lecture/discussions, and films to stimulate sharing of viewpoints by participants. Hunter (1968a) developed a book of readings, Preparation for Retirement, that are case studies based on experiences of actual retirees. These case studies are useful in stimulating discussion for preretirement education groups.

Leadership is a key component of preretirement education, and resource persons with special knowledge, such as an attorney to discuss legal aspects, wills, and so forth, are advocated. Continuity of leadership throughout the sessions is advisable, since it takes time for groups (leaders and members) to become acquainted and to grow in understanding and in skills needed to solve problems. The first meeting of any preretirement education program is a critical one, since it establishes not only the rapport with the leader, but also stimulates discussion leading to approval of further content in various sessions. The first session, then, should accomplish the following:

- o Create a permissive atmosphere in which participants feel welcome, at ease, able to discuss their concerns
- o Enable participants to make decisions about program content
- o Encourage participants to get acquainted with each other and the leader
- o Encourage participants to share responsibility for the discussion, for preparation before the meeting, and actual conduct of the session
- o Initiate the maximum interaction in terms of ideas, information, attitudes, ways of doing things
- o Practice the process of decision making in the group
- o Encourage older people to develop a positive frame of reference in regard to aging and retirement
- o Create anticipation for further sessions and the desire to continue the process of preparing for retirement between sessions by reading, discussion, observation, and self-analysis (Hunter 1978)

Beginning with the second of ten sessions, depending upon the participants' needs, the following issues or content areas may be presented: (1) work and retirement; (2) income; (3) money management; (4) physical health; (5) mental health; (6) family, friends, and living arrangements; (7) legal issues; (8) the use of free time; (9) the utilization of community resources.

The final session is planned to reinforce decisions that participants have made with reference to retirement living, to help participants express their feelings about the program, and to encourage participants to continue their preparation for retirement. Sometimes, a reluctance on the part of the participants to end the program results in follow-up sessions in which new information is provided. After retirement, there is an opportunity to encourage the members to use their community as a laboratory for learning about such things as housing for the aging, health services, and activity programs. Evaluation of leadership skills and program arrangements can provide for more capable leadership and improved programs. Such feedback can reinforce the value of continued institutional sponsorship of the program by verifying it as a worthwhile undertaking.

Preretirement Preparation Models

In an extensive study of existing programs of preretirement preparation, Lynch (1979) found three differing methodological approaches in terms of content and learner:

1. Lecture: A guest expert is invited to provide specific information about supposed benefit to retirees.

2. Discussion: The participant attitudes and concerns are considered to be important to the content.

3. Individual centered: The learner may pursue self-study materials, or be involved in one-to-one counseling, or take part in a self-exploration model, such as an encounter group.

Various learning styles incorporate the principles of Knowles (Murray 1974), distinguish adult learning patterns from those of children, and include pedagogy-andragogy constructs of life-stage dimensions, such as "sitting down to a formal consideration of one's third age" (Lynch 1979, p. 320). The variety of models suggests that preretirement education has moved from a university gerontology context to one that functions in the employment and the community education environment.

Several process models can be identified in preretirement planning methodology. The following models are suggested by Lynch.

- o Individual/resource. This model provides planning manuals, how-to books, audiovisual materials packages, as well as individual readings to participants on an individual basis.

- o Self-exploration. This model includes personal counseling, life planning, and human potential approaches.

- o Presentation/audience. In this model, programs rely heavily on the traditional lecture or expert speaker to provide information, and participants are not involved except for question/answers. The model is normally found in community education settings, family mental health agencies, public libraries, or community colleges, and uses guest speakers and filmed presentations, multiple presenters or panels, or serial lecturers.

- o Stimulus/discussion/(unstructured and structured) modes. This orientation involves direct informational input to a participant group that is small enough to carry on discussion. It can be leaderless or assisted by an employer representative or other convener, and is found in an employer-offered conference situation, a community college, or senior center. Small groups of retirees can also discuss information presented in various forms: written materials, films, videotapes, case studies. The groups may range in sophistication from very unstructured, to the attractively packaged and organized Retirement Planning Seminar developed by Action for Independent Maturity, Inc. (AIM) (Lynch 1979). The traditional model is that of Hunter (1978), who was the first to emphasize the importance of discussion as a technique. His model includes guest experts who provide content, films and other visual materials, a book and reading materials for participants, planning sheets, and evaluation materials. His leadership materials and readiness checklists are well known to students of preretirement education.

Hunter's model is still exemplified in the University of Michigan preretirement program sessions conducted by the personnel department for employees

of the university. Materials developed under an Administration on Aging (AOA) grant for training trainers were widely tested in a large-scale project that extended preretirement education to many institutions. The AIM Retirement Planning Seminar is well known as a self-contained kit, providing participants with readings, workshops, hypothetical case studies, filmstrips, and instructions for the leader. AIM conducts a five-day training program for potential leaders desiring to use the materials.

A similar type of packaged approach has been produced for use in the business-industry setting and in the union setting. The former consists generally of a discussion manual and an accompanying employee workbook. The facilitator is a personnel development trainer or benefits counselor who may have little or no training in heading such sessions. Large employers with widely distributed operations may administer the program through personnel units located throughout the firm (Lynch 1979).

The United Auto Workers' (UAW) attractive program titled Planning for Successful Living is a recently developed model. The program's six sessions include: Planning for Tomorrow Begins Today; The Costs and Benefits of Social Security; Adding Up Your Retirement Dollars; Your Good Health and Happiness; Protection under Law and Your Consumer Rights; Retirement Living and Your Future. The participants receive a workbook containing exercises, checklists, UAW retiree stories, quotations from UAW leaders, evaluation forms, and retirement planning information. The manual contains a set of scripts for six slide-tape presentations and one film.

Programs in the presentation/audience and stimulus/discussion modes probably account for the majority of preretirement education at this time.

- o Workshop mode. This format involves several small groups of participants. Process features are arranged for generating information on both intragroup and intergroup (workshop) levels. The distinguishing characteristic is shared, task-oriented participation in the information-generating activities.

- o Integrated discussion. This model developed by Lynch (1979) utilizes time-concentrated formats--either two, one and one-half day sessions one week apart (for sixteen hours total) or adapted as a single two-day workshop (for a total of thirteen hours). Participants are given responsibility for management of their own groups (with instructions). A trainer can effectively provide such a program to as many as fifty participants. This design incorporates a variety of learning strategies--prior reading, in-workshop reading, minilectures, guest expert (on employer benefits, for example), individual paper-and-pencil exercises, small-group topical discussion, special interest subgroup discussion (such as men's or women's groups), intergroup reporting, as well as staff linkage interpretation, feedback, and transition commentary.

- o Facilitated interaction group models. These programs use applications from small-group process theory, as exemplified in the supportive, task-oriented (T-group) interaction group. The experimental models of Manion

(1975) at the University of Oregon are illustrative of this approach. The group interaction model is characterized by a trained facilitator working with a small group (six to twelve participants). The emphasis is upon shared concerns and experiences as a foundation for a mutually supportive, helping, group process. An objective, notes Lynch, is to develop a mutually based interaction that will enhance self-awareness vis-à-vis retirement and later adult life.

The University of Oregon's Center for Gerontology has demonstrated a facilitated interaction group model that was designed for classified employees. Participants meet for one and one-half hours each afternoon for two weeks (ten sessions) and the program is observed by students as part of their training in conducting preretirement training. Factual content and process leadership are provided by two co-trainers.

Effectiveness of Preretirement Education

The preceding discussion of preretirement education models and their uses in a variety of organizations and institutions indicates the difficulty of assessing the benefit to participants.

Six surveys, including five of major United States corporations, to determine the extent of preretirement education in industry have been recently reported in the literature (Olson 1981). The number of companies reporting programs increased from 25 percent to 29 percent in a three-year period (1975-1978). In a 1980 survey of one thousand companies, 37 percent of personnel directors and 69 percent of chief executive officers said they had such a program. Only 22 percent of the companies surveyed reported they had narrow programs (covering three or fewer topics), and 59 percent reported having broad programs (eight or more topics). In addition, a number of articles report emerging interest in firms organizing comprehensive programs for their employees.

Another trend evident in the literature is more suggestive of needs for evaluative studies. In their research, Glamser and DeJong (1975) found that the most comprehensive, twelve-hour experimental programs significantly improved subjects' information about retirement and their retirement preparation activities, compared with subjects in a limited program format. There were, however, no differences between the two groups in regard to attitude toward retirement. In another study (Holley and Field 1974), it was determined that a comprehensive program like that of AIM is more effective than a program that is designed by a firm for its own employees.

Noting a substantial increase in retirement preparation programs and the belief of employers that such programs may promote better employee relations and encourage early retirement of highly paid workers, Glamser (1981) used a longitudinal design to probe the impact of preretirement programs on the retirement experience. He evaluated a comprehensive group discussion program and an individual briefing program, utilizing two experimental groups and a control group. Glamser followed up on subjects involved in an earlier 1973

study of the work force of six Pennsylvania plants. The median age of respondents was sixty-two, with mean number of years of school completed being ten. The majority were employed in semiskilled positions. The comprehensive program was similar to that developed at the University of Michigan's Institute of Gerontology. The other, an individual briefing program, was designed to be typical of preretirement efforts of many companies.

In terms of whether the programs eased or expedited the transition to retirement, there were no systematic differences for workers assigned to the three groups. Twenty-one percent of the group discussion respondents reported an adjustment period of less than a month, as did 22 percent of the individual briefing respondents and 21 percent of the control group. There was no difference between group respondents in the overall response pattern as to how well prepared they thought they were for retirement. The retirement programs also were found to have no appreciable impact upon the measures of life satisfaction, or retirement attitude toward job deprivation. No long-term effects on the average levels of measures of retirement adjustment were evident.*

Despite these findings, Glamser did not believe that such programs have no value. He pointed out that 90 percent of the sample respondents indicated that they believed the company should sponsor some kind of program to prepare workers for retirement. After completing the program, a "solid majority" reported feeling better as a result of the experience, and nearly 90 percent said their respective program was a helpful way of preparing for retirement. In this sense, the true value, suggested Glamser, may be in the help that such programs can provide when it is needed--during the preretirement stage.

It is also questionable whether a short program should be expected to have a long-term effect on personal adjustment and life satisfaction. The results from a earlier study (Tiberi, Boyack, and Kerschner 1978) involving five hundred older workers suggest that the type of program is an important factor in behavioral, informational, and attitudinal outcomes. These researchers found that the facilitated interaction and stimulus discussion models were most effective in terms of behavioral change. The facilitated interaction and presentation/audience models were most effective for informational change. Two types of programs, presentation/audience and individual resource, were seen to have a negative outcome on retirement attitudes. The authors report, therefore, that a program that does not provide specific processes to deal with the feelings and apprehensions of the preretiree could be counterproductive.

Although the evidence is not at all conclusive from such research, there are some grounds for believing that (1) preretirement education can be helpful to present ideas and increase understanding or awareness on the part of the preretirees as to what to expect after ceasing work roles; (2) there are benefits for individuals who take the time and effort to participate in those model programs that provide exposure to some expert knowledge plus sharing of concerns and interests and discussion participation with others also facing change in their lives; (3) the content and affective value of preretirement

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*This finding does not mean that specific individuals were not helped, or that initial adjustment was not affected.

programs may have short-term significance, but should not be construed as being of long-term effect in preparing the individual for the variety of life changes and circumstances that may occur after retirement; and (4) specific experimental curricula and methodology for evaluating programs that are directed to providing additional information, coping strategies, shared experiences, and varied instructional environments could provide guidance for individuals throughout various phases of retirement living.

CHANGING WORK PATTERNS AND RETIREMENT EXPECTATIONS

Policies and Changing Work Options for Retirees

Today's workers can expect to live another fifteen years on the average if they retire at age sixty-five, and as was discussed earlier, our society still provides few meaningful options for helping individuals assume useful and satisfying roles during retirement. Expansion of mandatory retirement to age seventy, the recent and continuing economic decline accompanied by rising costs of living, the large numbers of unemployed men and women delaying health care and facing questionable futures in their later years, recent changes in the Social Security provisions that have added federal employees to the benefit system for the first time, changing opportunities for part-time work for those retired--all are of importance in considering life satisfaction for millions. The needs of a very different work force are profound as our nation moves from an industrial to a computer technology complex of international production and marketing. It is yet unclear what form policies and human resource planning in the large organizations will take and what these will signify for an older work force. Certainly, the reduced funding of institutions--for example, postsecondary institutions--is already forcing policy and administrative changes that, among other things, are causing millions of individuals who yesterday felt secure in their positions to face layoff, dismissal, and possible loss of retirement benefits.

In this section, a review of some trends already introduced, as well as some research findings about policies affecting retirement, will be presented. A final section will suggest implications for retirement planning education.

Assuming no major events such as war or immigration changes take place, the size of the U.S. preretirement population between the ages of sixty and sixty-five will not be dramatically altered until the year 2000. Until the turn of the century, this group is expected to increase at an annual rate of 7.6 percent above 1975 figures, although it will burgeon by some 48 percent between the years 2000 and 2010. What is significant is that the cohort in the population bulge resulting from the baby-boom period will experience important career phases before reaching the retirement phase, and the decline in the youth population will have further consequences for the labor force. Some predict a need for older workers again in the current decade.

The legislation that extended retirement to age seventy (1978 Amendments to the Age Discrimination in Employment Act) is yet to have much impact on labor force participation compared to economic and other factors. The early retirement trend, however, is subject to many factors still under study. Recent research points to this early retirement trend reflecting worker income, education, job conditions, and retirement security. Whereas only 7

percent of the automobile workers take advantage of the opportunity to continue working past age sixty-five, those companies such as Sears Roebuck and Polaroid, as well as several insurance firms that have introduced flexible retirement, have different patterns. At least 50 percent of workers reaching age sixty-five in these companies remain on the job (Sonnenfeld 1978). Such gerontologists as Butler (1975) stated that older persons tend to remain productive and involved; the alleged withdrawal of the older person from society is not a universal part of the aging experience (Tibbitts 1979).

Studies such as the National Longitudinal Survey (Parnes et al. 1979) and that of Social Security beneficiaries by Schulz (1976) indicate that only 7 or 8 percent of those subject to compulsory retirement would be affected by a prohibition against mandatory retirement prior to age seventy. As noted by Smedley (1979), the most important factor in increasing labor force participation of older workers is a full employment economy, not the abolition of mandatory retirement. Smedley suggests that the 1978 legislation will influence collective bargaining situations in important ways: (1) unions will object to any attempts by employers to stop accruals of pension benefits for employees after age sixty-five, or efforts to reduce fringe benefit protections; (2) employers will resort to greater use of medical examinations or performance evaluation procedures for older workers, and they also will tend to place more emphasis on job descriptions, specifying in greater detail the skills and requirements for satisfactory performance; and (3) unions and employers will negotiate "sweeteners" to a greater degree than in the past to encourage workers to retire before age seventy. During the critical period of budget cuts, retrenchment, and situations of financial exigency affecting academe, colleges and universities are following the lead of business and industry, and have found ways to increase the retirement incomes of persons who wish to retire early (Patton 1983).

A survey of 355 companies by the Equitable Life Assurance Society conducted in 1950 showed that 13 percent of them provided a preretirement program as of 1950. Two years later, Tuckman and Lorge (1953) surveyed a work force of 2.5 million workers in seven of the largest corporations in the country at that time. This survey revealed that 37 percent of the companies offered some type of program to prepare their employees for retirement. The study indicated, however, that about 66 percent of the firms depended primarily upon interviews and counseling. A study by Hewitt and Associates, also in 1952, similarly showed that personal interviews were used more often than any other method, and these emphasized the probable amount of pension benefit and optional settlements, if any, that the employees would receive. Only 2.7 percent of the companies offered educational or lecture programs to provide more interest in retirement. A more recent survey by Wermel and Beidman (1961) of 161 firms provided evidence that more than counseling was being provided; a total of 107 companies offered individual counseling programs and 84 scheduled sessions that included topics developed in advance. Still, only 41 of the firms reported that their programs utilized the group counseling method. Franke (1962), in his assessment of preretirement education, identified 43 firms around the country that had preretirement programs with individual interview as the common approach. These studies reveal that early development of preretirement programs paralleled the growth of pension programs following

World War II, and that there appeared to be more interest on the part of companies than labor unions in providing preretirement interviews and programs. Evidence of community involvement in company-sponsored programs also was very meager. Significantly, a survey by Breen and Marcus (1960) of 796 unions resulted in only 173 responding to a questionnaire. The survey found that only four unions, two nationals and two locals, reported they were doing anything in the field of preretirement education (Hunter 1968b).

In a review of the impact of the changing retirement policy on practices of business and industry on the older employee, Sonnenfeld (1978) suggested that employers should heed the research findings showing that older workers in sales have achieved superior standing and remained higher performers, and that age has surprisingly little effect on manual workers. These findings indicate that older workers are more reliable and more competent than young workers, and individual differences are much more important than age-group differences. The need to evaluate potential on an individual basis, and not by age group, has been convincingly established in these studies, Sonnenfeld stated.

A study by Rosen, Jerdee, and Lunn (1980) assessed the effects of flexible retirement policies on personnel decisions for employees nearing the customary retirement age of sixty-five. Their experimental research findings revealed that flexible retirement policy did not improve employability of laborers, and termination decisions are very likely for low performers under inflexible retirement policies (85 percent termination rate). Reasons given for termination decisions include poor performance, personal shortcomings, and health. Transfer to another job was the most popular flexible retirement option, and continuation in the present job for an additional year was popular, while changing to part-time status was not popular, except when health problems were a factor. Despite some recent trends toward part-time work and job sharing, the study respondents seldom recommend them as options. The authors concluded that flexible retirement policies could benefit older workers, and a flexible retirement policy can be instrumental in retraining an older worker who has difficulty coping with job-related stress. The researchers believed that flexible retirement policies that reflect individual differences in desire and capacity to work are needed today.

In his review of international trends toward more flexible retirement policies, Morrison (1979) learned that international experiments with programs designed to maintain the employability of older workers (including part-time work provisions, phased retirement, vocational retraining allowances, and job modifications) could provide a model for business in this country.

Sonnenfeld (1978) agreed that managers should explore alternatives to traditional work patterns with the work force. He noted that both unions and management have expressed reservations about part-time workers. Unions are concerned that part-timers may threaten the power of organized labor, and management is concerned about its ability to manage part-time workers.

Sonnenfeld (1978) suggests six priorities for managers in preparing for impending change in their work environment as follows:

1. Age profile: Executives should look at the age distribution across jobs in the organization compared with performance measures, to see what career paths might conceivably open in the future.

2. Job performance requirements: Companies should define more precisely the types of abilities and skills needed for various posts.

3. Performance appraisal: Along with improved job analyses, companies must improve their analysis of individual performance. Age biases are reflected in both the evaluation format and the attitudes of managers. Management development programs should be aware of the need to correct these biases. Companies need a realistic understanding of current work force capabilities for effective human resource planning.

4. Work force interest surveys: Management must determine what the current workers want, and be well aware of workers' desires and values so that it can anticipate and address morale drops.

5. Education and counseling: Workers may have a variety of concerns regarding the direction of their lives after terminating current employment. Counseling on retirement and second career development is becoming increasingly common to assist workers in adjusting to the major social disengagement following retirement. For example, IBM now offers tuition rebates for courses on any topic of interest to workers within three years of retirement, and continuing into retirement. Counseling also is important to address problems of the workers who remain on the job. Career planning to avoid midcareer plateauing, and training programs to reduce obsolescence, must be developed by each company. The company educational programs should reflect the special learning needs of older workers.

6. Job structure: A better understanding of basic job requirements and employee abilities and interests may indicate a need to restructure jobs. Alternatives to traditional work patterns should be explored jointly with the work force.

Options after Retirement and Educational Implications

In a report of a conference titled Major Transitions in the Human Life Cycle, Speirer (1977) stated that our new value system dictates the need for new roles for the elderly, including expanded support systems and new relationships between work and leisure. McClusky (1975) postulated that persons in their later years manifest important learning needs that include the need not only to cope with changes associated with aging but also to continue to be contributing members of society.

In their survey, Harris and Associates (1975) found that most older adults have both the desire and potential to be productive, contributing members of society. They want no part of being excluded from the social and economic mainstream of the world they helped to create.

In their study of retirement and re-engagement, Gray and Morse (1980) surveyed more than one thousand middle-level managers, professional and technical personnel who were both early and mandatory-age retirees. They discovered some interesting findings:

- o Two out of five respondents returned to work after retiring; about one-third of these employees elected salaried employment.

- o New mobility paths emerged. One involved movement to higher levels of managerial control and compensation, often in companies different in character from the preretirement company. Another was utilized by consultants and the self-employed to enhance previously developed skills and interests in a new setting that offered more control and flexibility.

- o Although some chose part-time work, most who went to work after retirement were interested in stable, long-term employment, although preferring somewhat shorter, more flexible work schedules.

Most of the respondents indicated they returned to work because they liked work; among secondary reasons were desire for more income and the effects of inflation. The researchers concluded that for the majority, the decision to work during retirement was a complex one in which noneconomic factors were at least as important as economic factors. Returning to work often meant new careers that were highly diverse--cabinetmaker, teacher, rancher, commercial fisherman, farmer, psychologist, artist, cruise dance instructor. These individuals indicated that resuming a work role also meant adjusting to a less structured life (Gray and Morse 1980).

A study of retirees' perceptions of work and leisure by Weiner and Hunt (1981) attempted to examine the meaning that retirees living in a Florida retirement community assigned to leisure. Their findings supported earlier research that verified a spillover effect from attitudes held during work life to attitudes held during retirement. Sampling both men and women, Weiner and Hunt found that their data supported the spillover idea, as the retired persons satisfied with past work experience were satisfied with similar concepts in retirement. The complex relationships between work and leisure intricately affect the individual's decisions in retirement, as well as affect policy decisions of industry, labor, and government, and those of such systems as health care and education.

During the past few years, significant breakthroughs have come about in improving social conditions for the older adults, as well as opening greater opportunities for leisure pursuits and independent life-styles. At the same time, rising inflation and a depressed economy have resulted in hardship for many, with diminished outlooks for those on the lower end of the socioeconomic scale, despite increased chances for living more years. While the social attitudes toward the aged are also reflecting an enlightened perspective on aging, added costs in medical care and other benefits threaten the overall status of the older generation.

Hauser (1979) pointed out that, although we have created a twentieth-century technological urban and economic world, this world has precipitated unprecedented problems, including the problems of aging. He believed that these problems are going to worsen before they get better, because we are attempting to deal with twentieth-century problems using eighteenth- and nineteenth-century ideologies, values, and institutions, including governmental structures and procedures. Hauser's suggestion is that the complex situation for today's elderly, including threats of high unemployment, inflation, diminished income flow, and reduced public services, is only to be solved through twentieth-century methods. These are, with respect to aging, the pursuit of research, the acquisition of knowledge, and the application and utilization of that knowledge. Improvement in the lot of the elderly may come only at the expense of other elements of society, and the economic-political milieu will become increasingly difficult for the aged, as it will for the entire society (ibid.).

Among the choices for dealing with the changing situation are decisions regarding older workers and their status. Early retirement in many European nations is considerably more advanced than in the United States, indicating the influence of national policies, especially since some Communist-bloc nations are among those with earlier retirement than the United States. The indication is that early retirement is less a matter of individual choice than a matter of the policies of the country (Grier 1979). As was pointed out earlier, the eighteen to sixty-four age group may begin to grow smaller after 2010. At that time, middle-aged and older workers may feel pressure to continue working.

Grier reminded us that it is probably correct to state that American society has never given older people a truly free choice as to whether they wanted to work or to retire. Earlier, inadequate income after retirement kept most persons on the job until they were too frail or too ill to continue working. In the present period, continued employment has come to be almost inaccessible to most older people. With no constraints, an older worker would have full freedom of choice. Retirement would not only be permitted, but it would be accompanied by adequate income support. On the other hand, nothing would be done to pressure older workers to move out of the labor force or to continue working.

Discussions regarding work and retirement at the 1981 White House Conference on Aging centered around the following questions:

- o Income incentives: Should incentives to early retirement such as reduced Social Security benefits at age sixty-two and provision of private pension plans that encourage or require early retirement be removed?

- o Retirement planning: Should government support be given to programs that encourage and assist people to plan ahead for their retirement, beginning at an age when such planning can be effective?

- o Age discrimination: Should all discrimination on account of age be effectively prohibited? (Present legislation raises the mandatory retirement age in the private sector, but does not eliminate it.)

- o New criteria for employment and retirement: In view of the trend away from chronological age as a criterion for employment and retirement, what criteria should be developed for determining employability of older workers?

- o Flexible retirement: Should retirement provisions be modified to permit or encourage members to retire gradually--moving first from full-time to part-time employment rather than ceasing all work suddenly and completely (Grier 1979)?

We return to the thesis of Donahue, Orbach, and Pollak (1960) who stated that the retired individual exchanges a role providing status for a condition of changed status. This new role does not offer any specific institutional integration. It is recognized that many retirees in the recent past have explored a number of options after work ceases.

Tibbitts (1979) pointed to important changes in the post-work role: more persons participate in volunteer activities; some assume new family roles, including being caretakers of older family members; more adults participate in continuing education or the learner role; and greater numbers of elderly assert themselves in citizenship and advocacy roles. Depending greatly on the age of retirement and one's health, many older adults who have retired receive sufficient benefits and have enough working years remaining to pursue second careers, as previously noted. Career options, too, are considerably more varied today (as well as being more accepted for retirees) than ever before, as greater longevity and improved health combine to provide the individual with added years to pursue new work roles, educational and hobby activities, as well as volunteer and advocacy roles that often span generations or bridge institutions.

Excellent educational programs have been designed to help prepare persons in their middle and later years for new careers. In response to various adults wanting to explore new careers and develop new interests and options, educators at the Adult Life Resource Center at the University of Kansas experimented with several groups. The result was a new approach to career change--an eight-session group model program called CREATE. The program recognizes the life-change forces, pressures, and stresses associated with dissatisfactions in work roles. Participants are encouraged to realize that there is a need for adults to reassess themselves and their career options periodically, and that many of the jobs of the 1980s do not yet exist. Individuals have an opportunity to combine skills and talents creatively. The Center for Lifelong Learning at Harvard University offers those in the retirement years an opportunity to participate in a variety of study groups that operate on a volunteer peer-teaching principle. In addition to the self-determined studies, members are encouraged to participate in any of three hundred courses offered yearly by the Harvard Extension program (credit) and the Center for Lifelong Learning (noncredit). Thousands of retirees participate in the Elderhostel Program that combines an opportunity for travel and sharing

new experiences with learning in college and university settings. Community colleges and universities in the past several years have extended a variety of learning opportunities to older constituents, carrying on a tradition that received great impetus during the 1960s and 1970s through the American Association of Community and Junior Colleges and the Administration on Aging (Brahce and Hunter 1981).

Sheppard (1982) stated that the Harris survey (1975) and other studies show that many older workers are interested in learning new skills, would like to work and be paid for it, and believe they have skills that warrant continuance in the work force. The problem is that they are not wanted. Older workers would like to be judged on the basis of their individual capacities and personal desires irrespective of age (Kieffer and Flemming 1980). In addition, there is a need for more options to provide training for older people, to have obsolete skills upgraded, so that they can work, serve as volunteers, or continue other useful activities.

In particular, there are valid reasons why older workers should be given more opportunities for occupational training. Cited deficiencies in later age such as decreased physical strength and ability to work at a fast pace are more than offset by gained experience, interest in doing quality work, as well as proven compensating characteristics that older persons possess. A number of devices such as improved illumination in the work place could greatly enhance the abilities of older workers. Another factor is that older workers are not specifically addressed as a target population or as warranting a national priority program in such provisions authorizing federal grants as the Vocational Education Act. The Age Discrimination Study conducted in 1977 by the U.S. Commission on Civil Rights found evidence of discrimination on the basis of age in the delivery of federally supported services and benefits in each of the federal programs studied (Sheppard 1982). Vocational educators and others should seek to expand the public's understanding of the abilities and needs of the elderly; the realities of recruiting the elderly should be studied if this population is to be served adequately, and more training in how to work with the elderly should be provided for vocational educators.

Public Attitudes about Work, Retirement, and Preretirement Planning

In the face of continued inflation and with the prospect of changing Social Security provisions, Americans today show even stronger reactions to the issue of mandatory retirement than they did in 1974. Virtually the entire public (90 percent in 1981, up from 86 percent in 1974) now agrees that individuals should not be forced to retire because of age, if they want to continue working and are still able to perform the job. Equally important is the marked change in the strength with which people now support this idea: 78 percent in 1981 compared with 66 percent in 1974 are in strong agreement. Support is consistent across all age segments of the population (Harris 1981).

On the whole, most retired Americans aged sixty-five and over continued to say they left the work force by choice. Unfortunately, more than one-third of this nation's elderly also continue to feel forced into retirement. The feeling of forced retirement is on the increase among women (30 percent in 1974,

34 percent in 1981) and the elderly with annual incomes between $10,000 and $19,999 (30 percent in 1974, 38 percent in 1981). Among those reporting they were forced to retire, only 20 percent or 8 percent of all retirees gave as a reason that their employers had a fixed retirement age. Fully two-thirds of those "forced to retire" (27 percent of all retirees) cited poor health or disability as the reasons why they were forced to retire (ibid.).

Although some Americans are given the opportunity to retire gradually by working shorter weeks and fewer weeks a year, as the number of work hours declines, so does the pay. Currently, about two in five employed persons aged fifty-two to sixty-four (37 percent) prefer the option of gradual retirement, as compared to those preferring the more standard option of working full-time until complete retirement (52 percent). A higher proportion of college-educated individual (43 percent) view gradual retirement as an attractive option, as opposed to retiring completely. Blacks aged fifty-five years and older are more likely to prefer gradual retirement than either whites or Hispanics. Among those aged fifty-five and over, women are more interested in gradual retirement than men (ibid.).

The overwhelming majority of the total working public nationwide (75 percent) prefers to continue some kind of paid part-time work after retirement. This is especially true of all persons aged fifty-five to sixty-nine (79 percent); of all blacks (79 percent); and of all individuals with annual incomes of under $10,000 (84 percent). Among those who want to do part-time work after they retire, most younger individuals, those aged eighteen to fifty-four, would prefer switching to a different kind of job (54 percent). Individuals aged sixty-five and over would rather continue with the same kind of work they are doing now (82 percent). Among those aged fifty-five to sixty-four, only 52 percent would prefer the same kind of work (ibid.).

Four out of five employed persons aged fifty-five and over think that greater availability of part-time work would be some or a great deal of help to them if they wanted to work after retirement. Moreover, a majority of employed Americans aged fifty-five and over feel that other kinds of flexible work arrangements would be helpful. By a marked contrast, and confirming the preference for part-time jobs, a majority of employed individuals aged fifty-five and over feel that a greater availability of regular full-time jobs would offer hardly any help or would be no help at all if they wanted to work after retirement (54 percent), and a 57 percent majority of these individuals also believe that four-day work weeks with longer hours each day but a three-day break would not be of any help.

According to the Harris survey (1981), the vast majority of persons aged fifty-five and over (80 percent) personally believe that programs on the financial aspects of retirement provided by employers, unions, schools, and other organizations are very or somewhat important. The attitude is stronger among those aged fifty-five to sixty-four who are nearest to retirement, and among those in households with annual incomes of $35,000 or more.

A majority of persons aged fifty-five or over also feel that programs on the personal aspects of retirement, that is, helping people adapt to a new state in life, are very or somewhat important. This feeling is stronger among

those in the preretirement age group of fifty-five to sixty-four and among those with higher incomes. In addition, blacks are more inclined to think programs that help people adjust to retirement are important.

Despite the favorable attitudes expressed about preretirement planning, the Harris survey (ibid.) revealed that there has been a noticeable decline in actual steps taken to prepare for retirement. Among those aged fifty-five to sixty-four--the key preretirement group in the population--the percentage of those who had prepared a will had risen only slightly, from 53 percent in 1974 to 56 percent in 1981; the number who had made sure that they would have medical care available following retirement also rose by only three percentage points, from 71 percent to 74 percent. A more consistent finding in the pattern of change, however, is that while 66 percent of those aged fifty-five to sixty-four had accumulated savings in 1974 in preparation for retirement, only 53 percent had done so in 1981. While 68 percent had learned about their Social Security and pension situation in 1974, only 51 percent had done so in 1981. Within the key preretirement age group, in 1981 the percentage taking five or more of these steps in preparation for retirement ranges from 33 percent for those with household incomes under $10,000 to 76 percent of those with incomes of $35,000 or more. Even more dramatic, while 19 percent of blacks and 22 percent of Hispanics had taken five or more steps, a much greater percentage (56 percent) of whites aged fifty-five to sixty-four had taken the majority of these key steps.

IMPLICATIONS FOR PRERETIREMENT EDUCATION

The future of preretirement education, without question, will be dependent upon innovation across many dimensions. An assumption that may well be optimistic is that continuing experimentation and application of research will be recognized as imperative by educational planners and administrators. The acceleration of change in our life-style patterns, our work settings, and our national-international complexes in corporate enterprise is certainly going to continue in our technologically expansive society. It is our purpose as educators to continue to seek new approaches, despite economic and other obstacles, that will be responsive to the educational needs of our retired population and those facing retirement in the future. The following implications are offered for consideration and contemplation as we move into a new era that promises to be more challenging and yet more potentially substantive and responsive to both individuals and institutions as they encounter different forces of influence and direction.

More experimentation and model delivery innovation are necessary, not only in the content of programs, but more importantly, in the process. As Lynch (1979) has stated, it is here with the patterns of techniques for promulgating content or information that substantial philosophical-methodological arguments are really joined. The model experiments should recognize different needs of men and women, of long-married and long-single participants; offer more discussion at group levels dealing with changing life-styles, roles in retirement, and adjustment to changes over different periods in retirement. The models of Lynch and of Manion (1975) require further development in various settings and formats, as do model programs that experiment with media. Time sequences that could incorporate new content areas in smaller groups, for example, could explore different ideas and learning needs. Combinations of small group discussion and larger-group assessment in library settings and using cable television could be developed in community colleges, unions, and factories.

There should be greater recognition of the fact that individual learning needs for coping with later stages of life are a continuing phase of adjustment to loss and change. This calls, again, for new delivery models that are cognizant of the long continuum of adjustment for fifteen or more years; the increased longevity of females (still with reduced benefits from Social Security and pension programs); the crisis of widowhood; family caretaker roles, grandparenting roles, volunteer roles, and others.

Expanded relationships are needed between educational institutions and the private business-industry sector. The likelihood of more flexible retirement options as well as career change benefits to both the employee and the employer suggests new opportunities for educational innovation, particularly

since the future decades may witness the necessity of retraining older workers who already have experience and special knowledge. The unions, or future employee organizations, ought to be involved in developing the educational formats that are offered to those in retirement.*

Preretirement models and programs that are more responsive to the particular needs of women, of minorities, and those at the lower socioeconomic and educational levels should be developed. The significant numbers of women now in the work force mandate a recognition of their special involvement, the inequity of retirement benefits, their greater life expectancy, and their extension into more professional and competitive work roles. As the educational achievement pattern suggests, more elderly will be better educated in the future, and the problem of those with deficient education will require more innovative emphasis.

There should be encouragement of greater federal support for education of retirees. So far, enlightened college administrations are ahead of Congress and state legislatures in recognizing the changing demographic pattern and responding to lifelong learning imperatives. Although many excellent programs resulted from the Higher Education Act and its various titles with support and direction from the Administration on Aging, the Harris survey (1975) and other research show that only a small percentage of older adults do participate in education, particularly in the later years of life. Projects have demonstrated that older adults can benefit in many ways from education, can become effective teachers, and can receive tremendous life-sustaining values through education. Programs like Elderhostel, however, are not generally available to the less affluent or less well educated elderly.

Colleges and universities need to become more responsive to serving individuals over a lifetime. With some notable exceptions, institutions of higher learning, especially state-supported ones, are not assuming responsibility for older persons' educational needs. Despite problems of reduced funding and appropriations from state legislatures, this support is imperative as our pool of younger persons declines. Largely ignoring the findings from research, universities still regard the youth as the primary students to be served, especially with energy and technology viewed as the new curriculum imperatives.

More cooperative arrangements between various community organizations would make educational offerings more accessible to seniors. As an example, a cooperative program called Arts for Older Adults is provided at a shopping mall in St. Louis, Missouri, involving a community education service, Older Adult and Information System, and Famous-Barr Department Stores, with support from the Administration on Aging.

Senior centers are extending education in cooperation with community colleges, agencies on aging, and local citizens. For instance, in one city the community hospital and the community center cooperate with a program in which retirees discuss current issues. It is telecast via cable television. In

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*Please see endnote #2.

another city, a local Kiwanis club supports a preretirement program with the nearby community college. Such examples are typical of innovative cooperative programs that can extend education to retirees.

If preretirement education is to be relevant to the diverse needs of men and women retirees throughout various phases of the life cycle, more innovative content must be forthcoming. The typical six- or eight-session format has been extended in many programs (e.g., a modified UAW preretirement program now has a session titled Protection Under Law and Your Consumer Rights). Programs may add units or sessions dealing with a variety of topics that are of particular value, such as understanding taxes, death and dying, and widowhood. The success of the Elderhostel Program suggests many possibilities in the arts and humanities, archaeology, local history, and philosophy. Other programs could deal with oral history or life review, family caretaking, grandparenting roles, volunteer and advocacy roles, and career planning or work opportunities.

More experimentation on formats (i.e., cable television, library-television discussion program, newspaper, and church discussion seminars) is suggested to broaden participation of retirees. Motivation and participation require further research and adaptation to practice if those retirees who are most in need of information and social involvement are to benefit.

Conclusion

The next decades can prove to be both challenging and rewarding for those involved in preretirement education. The changing conditions in the work place as information-technology displaces known industrial-managerial-worker systems will have profound influences on older adults in every kind of skilled and professional job. Those educators who choose to persevere against the current economic crises and those persons engaged in the labor-industrial sectors will face tremendous problems as well as opportunities in the years ahead. Innovative educators will determine new methodologies and curricula in response to the new configurations of work and leisure and perhaps even facilitate a resolution of the social role dilemma, creating life-centered education that encourages relevant purpose and contributive value for future retirees. Preretirement education is only beginning.

ENDNOTES

1. The National Commission on Social Security Reform plan may have saved the Social Security issue from ". . . a ferocious wrangle on Capitol Hill." The 14 million member American Association of Retired Persons denounced the plan's six-month delay in cost-of-living adjustments and accelerating payroll hikes through 1990. The plan to resolve the Social Security crisis endorsed by the presidential National Commission on Social Security Reform calls for some $169 billion of increased revenues and cost reductions. The commission estimates that these increases and reductions will keep the system solvent between now and 1989. The recommendations include: accelerated tax hike--the rate is scheduled to increase from the current 6.7 percent in 1985, 7.15 percent in 1986, and 7.65 percent in 1990; delayed cost-of-living adjustment (COLA)--the COLA scheduled for July 1 would be postponed six months for an estimated savings of $40 billion; tax on benefits--the commission plans to raise $30 million by taxing half the Social Security benefits received by individuals with incomes of $20,000 and families with incomes of $25,000; inclusion of federal workers--all newly hired federal civilian employees and employees of nonprofit organizations would be brought into the system on January 1, 1984 (this would bring $23 billion in revenue); self-employed people--those who work for themselves will have to pay the same total tax on their earnings that both workers and their employees would ordinarily contribute (at present they pay only three-fourths of the total); treasury reimbursement--the U.S. Treasury would have to repay Social Security trust funds $18 billion next year for benefits earned during military service; and incentives for workers to retire early. (Newsweek January 24, 1982, pp. 18-21; Time January 31, 1983, p. 28).

2. In an address titled "The Future of Worker Participation in the United States," delivered at the University of Michigan School of Education, Irving Bluestone, professor of labor studies at Wayne State University and former vice-president of the United Auto Workers, predicted more involvement by workers in management policy and decision making. Bluestone suggested that when good times arrive again, industry will invest in new systems that are economically productive such as the Quality of Work Life (QWL) program that already has proved itself as a problem solver at General Motors. Corporate enterprises will continue to compete on a global scale, and QWL is one measure that besides improving job satisfaction, has proved to be effective in overall quality and productivity. "In an electronic age we need more and more brain power--more creativity than sweat, and programs like QWL provide the climate for innovation. You cannot coerce innovativeness," Bluestone stated. The former UAW vice-president played a leadership role in the start-up of the joint General Motors-UAW Quality of Work Life program. (The Interdisciplinary Program on Working Life address was given April 6, 1983).

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